DOCUMENT RESUME

ED 110 906 CG 010 033

TITLE Student Financial Assistance (Index to Parts 1-9). Index of Hearings before the Special Subcommittee on Education of the Committee on Education and Labor, House of Representatives, Ninety-Third Congress, First and Second Sessions. Part 10.

INSTITUTION Congress of the U.S., Washington, D.C. House Committee on Education and Labor.

PUB DATE 75

NOTE 47p.; For related documents, see ED 099 081 (Part 1), ED 103 757 (Part 2), ED 103 785 (Parts 3-7), CG 010 092 (Part 8), and HE 006 473 (Part 9)

EDRS PRICE MF-$0.76 HC-$1.95 Plus Postage

DESCRIPTORS Educational Finance; *Financial Support; *Government Publications; Higher Education; *Indexes (Locaters); *Postsecondary Education; Reference Materials; *Student Costs

ABSTRACT

This index reflects the nature and scope of the Student Financial Assistance hearings, begun in October 1973 by the House of Representatives Subcommittee on Postsecondary Education, and completed in July 1974. The hearings were devoted to specific topics in postsecondary education which were addressed by a variety of witnesses from within and without the educational community. Topics covered in the hearings were Theory and Practice of Need Analysis, Work Programs, Student Loan Programs, Graduate Programs, State Programs, Grants and Institutional Aid. Full texts of the hearings are contained in separate publications (see related documents). (Author)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

STUDENT FINANCIAL ASSISTANCE

(Index to Parts 1–9)

INDEX OF HEARINGS

BEFORE THE

SPECIAL SUBCOMMITTEE ON EDUCATION

OF THE

COMMITTEE ON EDUCATION AND LABOR

HOUSE OF REPRESENTATIVES

NINETY-THIRD CONGRESS

FIRST AND SECOND SESSIONS

PART 10

INDEX

HEARINGS HELD IN WASHINGTON, D.C., AND STATE, N.A.

OCTOBER 1973 THROUGH JULY 1974

Printed for the use of the Committee on Education and Labor

Carl D. Perkins, Chairman

SCOPE OF INTEREST NOTICE

The ERIC Facility has assigned this document for processing to: CG HE

In our judgement, this document is also of interest to the clearinghouses noted to the right. Indexing should reflect their special points of view.

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

STUDENT FINANCIAL ASSISTANCE

(Index to Parts 1–9)

INDEX OF HEARINGS

BEFORE THE

SPECIAL SUBCOMMITTEE ON EDUCATION

OF THE

COMMITTEE ON EDUCATION AND LABOR

HOUSE OF REPRESENTATIVES

NINETY-THIRD CONGRESS

FIRST AND SECOND SESSIONS

PART 10

INDEX

HEARINGS HELD IN WASHINGTON, D.C., AND MIAMI, FLA.,
OCTOBER 1973 THROUGH JULY 1974

Printed for the use of the Committee on Education and Labor

CARL D. PERKINS, *Chairman*

U.S. GOVERNMENT PRINTING OFFICE
52-633 WASHINGTON : 1975

COMMITTEE ON EDUCATION AND LABOR

CARL D. PERKINS, Kentucky, *Chairman*

FRANK THOMPSON, JR., New Jersey
JOHN H. DENT, Pennsylvania
DOMINICK V. DANIELS, New Jersey
JOHN BRADEMAS, Indiana
JAMES G. O'HARA, Michigan
AUGUSTUS F. HAWKINS, California
WILLIAM D. FORD, Michigan
PATSY T. MINK, Hawaii
LLOYD MEEDS, Washington
PHILLIP BURTON, California
JOSEPH M. GAYDOS, Pennsylvania
WILLIAM "BILL" CLAY, Missouri
SHIRLEY CHISHOLM, New York
MARIO BIAGGI, New York
ELLA T. GRASSO, Connecticut
ROMANO L. MAZZOLI, Kentucky
HERMAN BADILLO, New York
IKE ANDREWS, North Carolina
WILLIAM LEHMAN, Florida
JAIME BENITEZ, Puerto Rico

ALBERT H. QUIE, Minnesota
JOHN M. ASHBROOK, Ohio
ALPHONZO BELL, California
JOHN N. ERLENBORN, Illinois
JOHN DELLENBACK, Oregon
MARVIN L. ESCH, Michigan
EDWIN D. ESHLEMAN, Pennsylvania
WILLIAM A. STEIGER, Wisconsin
EARL F. LANDGREBE, Indiana
ORVAL HANSEN, Idaho
EDWIN B. FORSYTHE, New Jersey
JACK F. KEMP, New York
PETER A. PEYSER, New York
DAVID TOWELL, Nevada
RONALD A. SARASIN, Connecticut
ROBERT J. HUBER, Michigan

SPECIAL SUBCOMMITTEE ON EDUCATION

JAMES G. O'HARA, Michigan, *Chairman*

MARIO BIAGGI, New York
PHILLIP BURTON, California
JOHN BRADEMAS, Indiana
JOSEPH M. GAYDOS, Pennsylvania
IKE ANDREWS, North Carolina
WILLIAM LEHMAN, Florida
JAIME BENITEZ, Puerto Rico

JOHN DELLENBACK, Oregon
JOHN N. ERLENBORN, Illinois
MARVIN L. ESCH, Michigan
JACK F. KEMP, New York
ROBERT J. HUBER, Michigan

SOME OBSERVATIONS ON THE USE OF THE INDEX

This index reflects the nature and scope of the Student Financial Assistance hearings begun in October 1973 by the House of Representatives Subcommittee on Postsecondary Education (formerly the Special Subcommittee on Education) and completed in July 1974. Each part of the hearings was devoted to a specific topic in postsecondary education which was addressed by a variety of witnesses from within and without the education community. The listing below provides the topics covered and the appropriate part number. It should be noted that the part numbers appear in the index as Roman numerals to distinguish the part numbers from page numbers.

Part 1—Theory and Practice of Need Analysis
Part 2—Work Programs
Part 3—Student Loan Programs
Part 4—Graduate Programs
Part 5—State Programs
Part 6—Grants
Part 7—Institutional Aid
Part 8—Miscellaneous
Part 9—Seminars

Some parts of the hearings have not only distinctive topics, but distinctive structural characteristics as well. For example, a user of the index will find that Part 9 (entered in the index as IX), by intent, does not reveal the identity of witnesses.

To make maximum use of this index, an individual should consult the table of contents in the front of each part. Most names of witnesses, their official titles and their organizations appear only in those tables of contents. In addition, the table of contents of each part also contains references to letters and other materials submitted for inclusion in that part. The index, in turn, is devoted to the subjects discussed during the course of the hearings. Through consideration of the listing of topics covered by the various parts and the table of contents of each part, a user could determine, in most cases, which entries in the index are likely to lead to needed information.

There are two types of entries in this index—main entries and sub-entries. A main entry describes the general subject which has been indexed. The sub-entry provides a descriptive phrase of a specific piece of information about that main entry. For example, if one were interested in information on the College Work-Study program and a Bureau of Applied Social Research study on that program he could proceed as follows. The user could turn to the main entry of "College Work-Study program" and, by scanning the alphabetized sub-entries, locate "Bureau of Applied Social Research, Columbia University, study, II: 7–9, 35, 40, 101–103; VI: 224; IX: 64." This means, for example, that on pages 7–9 of part 2 the Bureau of Applied Social Research study is discussed, and that it is also discussed on page 64 of part 9.

Acronyms have been used throughout the index as sub-entries where appropriate. The following listing matches each acronym with the full title for which it stands. It should be noted that in the alphabetizing of the sub-entries in the index under main entries the acronyms are treated as though the full title were spelled out.

ACE—American Council on Education
ACT—American College Testing Program
BEOG—Basic Educational Opportunity Grant
BLS—Bureau of Labor Statistics
CED—Committee for Economic Development
CEEB—College Entrance Examination Board
CSS—College Scholarship Service
CWS—College Work-Study
ECS—Education Commission of the States
EOG—Educational Opportunity Grant
ETS—Educational Testing Service
GSL—Guaranteed Student Loan
GAO—General Accounting Office
HEA—Higher Education Act of 1965
IRS—Internal Revenue Service
OE—Office of Education
NASFAA—National Association of Student Financial Aid Administrators
NCHELP—National Council of Higher Education Loan Programs
NDSL—National Direct Student Loan
NIE—National Institute of Education
OMB—Office of Management and Budget
SEOG—Supplemental Educational Opportunity Grant
SREB—Southern Regional Education Board
SSIG—State Student Incentive Grant
USDA—U.S. Department of Agriculture

Academic ability
Enrollment, impact on, VII: 25
Academic performance
SSIG criteria, V: 156
Work, relation to, II: 246
Academic Revolution by David Riesman
Discussion of, IX: 92–93
Access
BEOG, V: 100; VI: 235–236; VII: 107, 114
California, IX: 27
City University of New York, IX: 147
Commitment to, IX: 49
Community colleges, IX: 40–41, 119, 120
Cost of education allowance, VII: 84, 88
EOG, I: 32
Enrollment, VII: 25–26, 36, 109, 111
Expansion of, IX: 40–41, 147
Factors influencing, VII: 23–26, 32, 34, 36, 37, 41–43, 45, 46, 49, 63, 76, 109 111–112, 122, 128; VIII: 12, 231
Federal role, VII: 89, 124; IX: 147
Federal student assistance, II: 37, 51; V: 90, 100, 105; VII: 109–110; IX: 3
GSL, III: 178–179
Impact on students, discussion of, IX: 41–42
Land-grant colleges, VII: 66
Low-income students, VII: 46–47, 49, 50, 109–110
National Commission on the Financing of Postsecondary Education, VIII: 231–232
Need analysis, I: 14
Part-time students, VIII: 196–214
Social mobility, effect on, VII: 125, 126–127
Student assistance vs. low tuition, VIII: 138, 139, 144–145
Truman Commission report on higher education, IX: 152
Tuition, V: 126; VII: 106, 109
Wisconsin Higher Education Plan, V: 112
Accountability
Federal and State governments, pressures for, VIII: 184–185
Accreditation
Different types of institutions, VIII: 184
Federal aid to higher education, VIII: 183–184, 186–188
Fund for the Improvement of Postsecondary Education, VIII: 187
NIE, VIII: 187
OE, VIII: 186
Orlans study, VIII: 186, 188
ACTION community services programs
Relation to other student work programs, II: 28, 41, 120–129
Ad Hoc Committee on Financing Higher Education
Wisconsin Guaranteed Higher Education Plan by Robert Sather, V: 107
Adult education
Cooperative education, role in, II: 242, 294
Adult students
Need analysis, IX: 108
Age of majority
Higher education financing, V: 107
Albany Junior College
Cooperative education, II: 377–378
Allotment
SSIG, V: 89
SSIG, enrollment, V: 157
Alternative approaches to graduate education
A panel on, IV: 25–26

American Association of Community and Junior Colleges
Cost-of-instruction, HEA, VII: 79–89
American Association of State Colleges and Universities
Cooperative education program, recommendations, II: 284–286
Tuition, recommendations on, V: 106
Tuition reduction at University of Wisconsin, VII: 41
American Bankers Association
GSL, discussion of, III: 83–87
Student Loan Task Force membership list, III: 84
American College Testing Program
BEOG need analysis, I: 1
Need analysis, discussion of, I: 6–54
American College Testing Program need analysis
Ability to pay, I: 7–8
BEOG application, simplification of, VIII: 7, 11, 19–20
BEOG need analysis, compared to, I: 42–43
BLS lower family budget, I: 33, 35–36, 55
CSS need analysis, compared to, I: 34
Development, I: 7
Expected family contribution, I: 55, 76; VIII: 4, 7, 19
Handbook for Financial Aid Administrators (Academic Year 1974–75), I: 182–312
Middle income students, I: 1–6, 33–36, 330–341
1973 revisions in the ACT student need analysis service, I: 323–329
Parental contribution, I: 43
Summer earnings, I: 12, 70
American Council on Education
CWS, graduate student participation, IV: 13–14
Cost of attendance indexes, VII: 111–112
EOG findings, VI: 185
Higher education finance, VII: 46–47
Part-time students, special committee on, VI: 257
Policy analysis, VIII: 251
American Federation of Labor-Congress of Industrial Organizations
CWS and cooperative education, II: 260–261
American Legion
Veterans' Cost of Instruction, VII: 37–39
American National Bank of Chicago
GSL, servicing, III: 181
Antioch College
Cooperative education program, II: 132–140
Appointment to Opportunity by General Motors Institute (brochure), II: 209–229
Appropriations
Case amendment (SSIG), V: 155
SSIG, V: 153,155
Aslin, Sandy
Financial need of freshmen, IX: 75
Assets
BEOG, treatment under, I: 40, 42; V: 161; VIII: 7, 9, 12; IX: 7, 19
Income, relation to, V: 142
New York tuition grant program, V: 151–152
Associated Students of San Francisco State University
Grievance procedures for aid decisions, VI: 271–272
Independent students, discussion of, VI: 271–274
Association of American Colleges
A National Policy for Private Higher Education, VII: 32
Association of American Universities
Graduate students, Federal support for, IV: 7–16
Association of Governing Boards
Howard Bowen address, IX: 50–51
Association of Jesuit Colleges and Universities
Private higher education, Federal aid to, VII: 46–49, 55–65
Atomic Energy Commission
Graduate student support, IV: 8, 17
Attendance (postsecondary education)
Income class, according to, VI: 293
Bankruptcy
GSL, III: 31, 37–38
Loans, V: 126

Banks
GSL, VIII: 194–195, 212
Basic Educational Opportunity Grant program (BEOG)
Access, role in providing, VI: 235–236; VII: 107, 114
Administration, VI: 178; VIII: 115
Administration through institutions, II: 52
Administrative allowance, VIII: 8, 14, 72, 91
Administrative costs, VI: 222–223
Administrative costs to institutions, VI: 223–224
Applicants, number of, V: 101; IX: 57–58
Application forms, distribution of, VI: 177–178; VII: 22
Applications, ACT, VIII: 5, 7, 11, 19–20, 79
Applications, CSS, VIII: 5, 7, 11, 19, 79
Applications, completion of, VII: 107
Applications, percent which qualify, VI: 179
Applications, receipt of, VI: 179
Applications, self-computation on, VIII: 3, 8, 20, 24–25
Applications, simplification of, VI: 318; VIII: 3, 8, 19–20, 113
Authorizing legislation, text of, VI: 170–173
Award, amount of, VI: 178, 182, 221, 266; VII: 21, 22; VIII: 24; IX: 21, 47
Awards, VIII: 24
Basic Educational Opportunity Grants, the State Administrative Model, June, 1974 by Richard H. Johnston, V: 93–99
BEOG Resolution of Eastern Association of Student Financial Aid Administrators, VI: 324
California, University of, VIII: 7, 12
College-based programs, relation to, VII: 123; VIII: 116–117
Cost of attendance, V: 136, 147, 148; VI: 218–219, 220, 323, 324; VII: 51, 63–64; VIII: 4, 19, 117; IX: 135, 143
Cost of attendance, OE interpretation of, VI: 219–220
Distribution of Basic Grant Awards Under Full Funding, by Institutional Types, SREB States (table), VI: 264
Eligible institutions, VI: 195
Eligibility, VIII: 207
Evaluation of, VII: 114
Expansion of, IX: 153
Expected family contribution schedule, V: 161; VI: 268; VIII: 24; IX: 7, 84–85
Full-Funding Current Formula BEOG Distribution Examples by Institutional Type and Family Income Dependent Resident Students (table), VI: 266
Full-Funding Proposed Formula BEOG Distribution Examples by Institutional Type and Family Income Dependent Resident Students (table), VI: 267, 268
Funding, V: 148; VI: 183, 197, 224, 241; VII: 78, 114, 123–124, 125–126; VIII: 5, 19, 21, 24, 192, 208; IX: 37
Graduate student participation, IV: 11, 21, 27
GSL, relation to, VII: 22
Half-cost provision, VIII: 4, 9, 192, 207–208; IX: 7, 19, 35, 89, 118, 134, 151, 152
Half-time students, VI: 256–257
Income levels, VI: 266
Independent students, VIII: 5, 21, 117
Low-income students, VII: 101
Low/no tuition institutions, VIII: 4, 19, 191–192, 207–208
Maintenance of effort, VI: 195
NASFAA, discussion by, VI: 218–224
National Student Lobby study, II: 37
National Work Conference on the State-Federal Partnership in Student Assistance, recommendations of, V: 96
Need to simplify, IX: 128
New York financial aid program, V: 148; VIII: 19
Notarization requirement, VIII: 90, 93
Objective of, IX: 128
Participation of institutions, VI: 195, 230–231
Participation of students, VI: 178
Part-time students, eligibility of, VI: 259

Basic Educational Opportunity Grant program (BEOG)—Continued
Part-time students, National University Extension recommendations, VI: 259, 260
Payment schedule, VI: 178, 179
Payment Schedule Awards for 1974–75 Academic Year-Student Eligibility Index (table), VI: 181
Percentage Distribution of Basic Grant Aid Under the Current And Proposed Formulas, and Aggregate Financial Need, by Institutional Types, SREB States (table), VI: 268, 269–270
Percentage Distribution of Institutionally-Based Federal Student Aid, Estimated Basic Grant Aid, and Aggregate Financial Need, by Institutional Types SREB States (table), VI: 265
Private higher education, VII: 51; IX: 153
Program information dissemination, VI: 177–178
Role of, VI: 191
Southern Regional Education Board, discussion by, VI: 263–271
Southern Regional Education Board formula, VI: 267–270
State administration of, IX: 140–141
State agencies, V: 93
State model, V: 93–96
State role in, IX: 150–151
State scholarship aid, comparison to, V: 99
State tuition policies, IX: 79
States, complement to, V: 149; VIII: 193–194
Student response, rate of, IX: 57–58
Subsistence costs, IX: 6, 7, 8–9, 15, 16, 30–31, 116, 135, 153
SEOG, as affected by, VI: 191, 224; IX: 5
SEOG funding, relation of, VI: 192
Target population, V: 100
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs . . . by College Entrance Examination Board, IX: 156–168
Tuition, VII: 47, 52, 63–64; IX: 63–64
Tuition, impact on, VIII: 19; IX: 72
Tuition level, limited to, IX: 133
Two-year colleges, effect on, VI: 207
Unmet Financial Need Under Institutionally-Based Federal Student Aid Programs and Basic Grant Program, by Institutional Types, SREB States (table), VI: 265
Unmet need, by income levels, VI: 267
Veterans programs, transfer of funds, VIII: 208
Basic Educational Opportunity Grant need analysis
ACT, need analysis, compared to, I: 42–43
ACT, need analysis, replacement by, VIII: 71–72
ACT, operated by, I: 1
Application for determination of family contribution for 1973–74 academic year, I: 81–90
Assets, treatment of, I: 40, 42; V: 161, VIII: 7, 9, 12; IX: 7, 19
Award, limit on amount, I: 45
CSS need analysis, compared to, I: 42–43
Compared with other need analysis systems, I: 11–12; VIII: 116
Consolidation with other Federal programs, VIII: 80
Development, I: 70–73
Eligibility, use in determining, I: 14
Expected family contribution, I: 69, 70; VIII: 4, 7, 19, 116, 117
Family contribution schedules, VIII: 9
Family size offset, I: 55, 68–69
First-time students, limited to, I: 47
GI bill benefits, treatment of, VI: 221
Income, VIII: 11–12, 117; IX: 110, 132
Independent students, I: 50
Low-income students, I: 68, 73–74
Middle-income students, I: 1–6, 342–347
OE administration, I: 70–73
Orshansky formula, I: 55, 68–69
Social security benefits, I: 43; VI: 220, 313–318
Summer earnings, I: 12, 41, 70, 71
Veterans education benefits, I: 43

Berea College
Work program, study of, II: 248–250
Black colleges
Federal student assistance, VII: 21
Institutional support, VII: 21
Land-grant colleges, VII: 19
Role of, VI: 303; VII: 19; IX: 77–78
Special services for disadvantaged students, VI: 302
Student body, characteristics of, VII: 19
Talent search, VI: 302
Upward Bound, VI: 302
Black students
Federal assistance survey by Syracuse University, Office of Student Affairs, Activities and Organizations, VI: 310–311
Income distribution, IX: 76
Need analysis, IX: 76–77
Parental contributions to education, IX: 76
Blacks
A Portrait of Blacks in Graduate Studies, by Leonard Baird, IV: 36, 67–71
Bowen, Howard
Association of Governing Boards address, IX: 50–51
Higher education financing, VII: 69–70
Brookings Institution
BEOG funding, VIII: 192, 208
EOG, report on, VIII: 209
Higher education financing: V: 109
Orlans accreditation study, VIII: 186
Bundy grants
Discussion of, IX: 154
Bureau of Applied Social Research, Columbia University
CWS study, II: 7–9, 35, 40, 101–103, 349–354; VI: 224
EOG findings, VI: 186
Bureau of Labor Statistics Family Budgets
ACT program need analysis, I: 33, 35–36, 55
CSS need analysis, I: 37, 38, 39, 55
Consumer choice, reflection of, I: 57
Development and use of, I: 56–60
Family composition, I: 57
Goods and services, I: 56, 57–59
History of, I: 57–59
Intermediate standard, I: 37, 38, 39, 55
Low standard, I: 33, 35–36, 55
Orshansky formula, compared to, I: 41, 67–68, 69, 71–72, 74
Rectify estimation of, I: 56, 59
USDA food plans, I: 58
California
Access to higher education, IX: 27
College Opportunity Grant program, IX: 62, 63
Community colleges, VII: 80, 81, 86; IX: 39
EOP program, IX: 62, 63
Federal student assistance, VIII: 7, 17, 18
Low tuition higher education, I: 28–29
California State University cooperative education, II: 370–372
Student assistance programs, VI: 200–217, VII: 34; IX: 62
California, University of
BEOG, VIII: 7, 12
CWS, VIII: 13
Federal student assistance, VIII: 6–8, 10–18
GSL, VIII: 15, 18
Loans, VIII: 14
NDSL, VIII: 118
California State Scholarship and Loan Commission
Observations about the status of student financial aid nationally and in California, VI: 379–380
California State University, Long Beach
Veterans, research on, VII: 14
Veterans' Cost of Instruction, eligibility, VII: 11, 12, 13
Veterans program, VII: 10–18

Carnegie Commission on Higher Education
BEOG, half-cost provision, VIII: 192, 207-208
CWS funding, VIII: 194, 211
Cost of college, VIII: 192, 194, 197, 207, 216-227
Cost-of-education grants, VIII: 196-197, 214-216
Equal educational opportunity, VIII: 190-191, 204
History of, VIII: 190-191, 204-205
Institutional aid, VIII: 196, 214
National Student Loan Bank proposal, VIII: 195-196, 213-124
Higher education financing, V: 109; VII: 54
Part-time students, VIII: 214
Private higher education, VII: 26, 41, 47, 49, 51, 54, 62
Public tuition, VII: 47, 49, 51, 54; VIII: 197-198, 216-219
Reports, VIII: 204-205
State aid to private institutions, VIII: 193
SSIG, VIII: 209-211
Student eligibility, VIII: 207
Student loans, VIII: 194, 212
Who Benefits?, VIII: 192, 207
Carnegie Council on Policy Studies in Higher Education
History of, VIII: 190, 204
Low/no tuition, VIII: 198-199
Case amendment
SSIG appropriations, V: 155
Catholic University of Puerto Rico
Student assistance, VIII: 178
Chamber of Commerce of U.S.
Cooperative education and CWS, recommendations, II: 183-184
Cheit, Earl F.
Private higher education finance, VII: 26
Chicago community college system
Students, characteristics of, VII: 98-99
Cincinnati, University of
Cooperative education program, II: 46-47
City University of New York system
Access, IX: 147
Colbert (French finance minister)
SSIG, reference to, V: 129
Coleman, James
Youth: Transition to Adulthood, discussion of, VIII: 182-183
College catalogs
Consumer protection, IX: 116
College cost
see Tuition
College Entrance Examination Board (CEEB)
Cost of college, VII: 81, 85-86
Economic Opportunity Grants program, VIII: 192, 209
Need analysis, discussion of, I: 6-54
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs, IX: 156-168
College Scholarship Service need analysis
Ability to pay, I: 10, 11, 23-24
ACT need analysis, compared to, I: 34
BEOG application, simplification of, VIII: 19-20
BEOG need analysis, compared to, I: 42-43
BEOG, consolidation with, VIII: 7, 11
Black students, family contribution of, IX: 76
BLS intermediate family budget, I: 37, 38, 39, 55
CSS Need Analysis: Theory and Computation Procedures (1974-75), I: 91-181
Development, I: 10
Discretionary income, I: 38
Expected family contribution, I: 55, 76; VIII: 4, 7, 19
Independent students, I: 50
Loan programs, use in, I: 11
Middle-income students, I: 1-6, 36-40, 348-359
NDSL, I: 10
Parental contribution, I: 43

College Scholarship Service need analysis—Continued
Public participation, I: 10
Social Security benefits, I: 43
Student assistance programs, use in, I: 10
Summer earnings, I: 12, 70
Veterans education benefits, I: 43
College Work Study program (CWS)
Academic promise of recipients, VIII: 211
Administration, II: 96, 106–107; IV: 15; VIII: 89, 122
AFL-CIO, recommendations by, II: 260
Allotment formula, II: 20, 98, [illegible], 108–110, 116, 322–327; VIII: 5, 21; IX: 18
Authorization level, IV: 12, 15
BEOG application, relation to, II: 112, 247
Benefits of, II: 8, 83, 85; IX: 10
Bureau of Applied Social Research, Columbia University, study, II: 7–9, 35, 40, 101–103; VI: 224; IX: 64
California, University of, VIII: 13
Career, relation to, II: 9, 22, 28, 63, 136, VIII: 183
Chamber of Commerce of U.S., recommendations of, II: 181–184
Changes, discussion of, IX: 9
The College Work-Study Program and Its Allotment Formula for the States, by Jerrold Gibson, II: 322–327
College Work Study Helps Sullivan Students Move Ahead by Francine Bowers, II: 318
Community services, IV: 12, 15
Cooperative education, combine with, II: 172
Continuation of, IX: 141
Curriculum-related jobs, IX: 9
Discussion of, II: 8, 35
Duke University, IV: 15
Earnings, II: 178; VII: 48, 65
Earnings, limit on, VII: 73; IX: 5
Eligibility, VIII: 194, 211
Employers, relation to, II: 8, 173
Employment, type of, II: 14, 22, 53, 68
Expansion of, VIII: 121, 128; IX: 128, 129
Family income of participants, VIII: 212
The Federal College Work-Study Program, Status Report, FY1971 by Nathalie Friedman, II: 7–9, 35, 40, 101–103; VI: 224; VII: 65; IX: 64
Federal contribution, IV: 30–31
Field supervisors, II: 10, 18, 19
Financial aid officers, II: 9
Financial aid officer flexibility, VI: 183–184
Forgiveness factors, II: 90
Funding, II: 10, 16, 19, 52, 56, 83–84, 91–93, 99, 100, 104, 107, 111, 116, 118, 178, 248; IV: 27; VI: 183; VII: 50; IX: 131
Funding, Carnegie Commission, VIII: 194, 211
Graduate students, IV: 12, 13–16, 20, 27–28, 29
Grants-loans-work concept, III: 3
History of, II: 33, 95–96
Hourly wage rate, IV: 11, 15, 28
Hours of work, limitation, II: 11, 19, 20, 28, 35; VIII; 124
Jobs, types of, VIII: 122; IX: 14
Labor source for institutions, IX: 4
Law students, IV: 12, 15
Loans, relation to, VIII: 13–14
Low-income students, II: 7, 24, 83, 93, 103; VII: 20; IX: 10, 131
Massey-Draughon Business College, II: 320
Matching, provision, VIII: 122; IX: 23
Miami-Dade Community College, VIII: 75–76
Middle-income students, II: 260–261
Midwest Association of University Student Employment Directors, resolution of, II: 69–70, 70–71
Need, OE regulations, II: 289, 291
Need analysis, I: 1; II: 14, 15, 24, 49
Need requirement, discussion of, IX: 14
Non-CWS working student, compared with, IX: 5
Northern Illinois University, II: 376

College Work Study program (CWS)—Continued
Ohio Association of Students, II: 356–357
Ohio State University, II: 288
Part-time students, II: 117
A Position Paper Concerning the Inequitites of the Current State Allotment Formulae . . . by Walter Moulton, VI: 307–309
Profitmaking agencies, recommendations on, II: 9, 17, 64, 92
Reallocation of funds within States, VI: 197
Regional panels in allotment process, II: 11–13, 20, 105
Sex discrimination, II: 9
Simmons College program, II: 86
Southern California, University of, VIII: 23, 25
Stanford University, graduate student participation, IV: 14
Students, treatment of, IX: 4–5
Subminimum wage, discussions of, II: 19, 27, 29, 33, 44, 52, 85
Subsistence costs, IX: 64
Sullivan Business College, II: 317
Summer programs, II: 17, 83, 92
Support, reasons for, IX: 4
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs, by CEEB, IX: 156–168
Transfer of program funds, VI: 184, 193–194; VIII: 72–73, 91
Transportation of students, II: 21–22
University Year for Action, VIII: 183, 190
Urban Corps, II: 269–270, 313
Value of, VII: 20, 65, 117
Work Study Dilemma Needs Solution, by Cynthia Fischer, II: 354
Colorado
State work-study program, VII: 85
Commission on Nontraditional Study
Postsecondary education, quality of, VII: 36–37
Committee for Economic Development
Federal student assistance, private institutions, VIII: 141, 143
Federal student loans, expansion of, VIII: 150–151
Financing of higher education, VIII: 135, 142, 158, 167–168, 170–171
Institutional aid, VIII: 138, 148, 168–169
Loans, increase of, VIII: 136–137, 144–146
The Management and Financing of Colleges, discussion of, VI: 199; VIII: 133, 134
Management of higher education, VIII: 142
Purpose of higher education, VIII: 135, 142–143
Research Advisory Board roster, VIII: 169
State student assistance, discussion of, VI: 198–217
Tuition increases, VIII: 136–137, 144–146
Community colleges
Access, VIII: 200; IX: 40–41
BEOG, affect on enrollment, VI: 207
California system, VII: 80, 81, 86; IX: 39
Chicago system, VII: 98–99
Cost of attendance, IX: 119
Cost of attendance, CEEB, VII: 81, 85–86
Course offerings, IX: 120
Community College Education as a Source of Economic Development, by Francis Shieh, II: 321
Family income of students, VIII: 77
Federal assistance, study on, VII: 81
Federal student assistance, VII: 80–81
Funding, sources of, VII: 81, 86
Geographic limitations, IX: 120
HEA, cost-of-education grants, VII: 79–89
HEA, Title X, VII: 88
Illinois Public Community College Act, VII: 99
Illinois system, VII:
Low/no tuition, VII: 86–87, 97–98
Low-income students, Texas aid to, VII: 81, 85
Low-income students, tuition increases, VII: 87
New York scholar incentive students, V: 140

Community colleges—Continued
Occupational education, VII: 88
Role of, VII: 25, 88, 118, 128; IX: 39–40
Special programs, cost of, VII: 83, 87–88
Student assistance, VII: 85; IX: 42, 43–44, 109–110
Students, characteristics of, VII: 80, 84; VIII: 73–74
Subsistence costs, IX: 39
Tuition increases, VII: 81, 82, 86, 87
Community service
GI bill for, VIII: 183, 189; IX: 42–44
Congress, U.S.
Committee structure, VIII: 240–241
Consumer price index
National higher education cost adjustment factor, IX: 52
Need analysis, I: 14, 26–27
Orshansky formula, adjustment by, I: 66–67
Consumer protection
College catalogs, IX: 116
Discussion of, IX: 114–116
Federal Trade Commission, IX: 116
Consortia
Cooperative education, II: 294, 306
Northeast Florida Cooperative Education Consortium, II: 372
University of Maine cooperative education program, II: 284–285
Continuing education
Congressional emphasis on, VII: 114
Costs, effect of, VII: 46–47
Enrollments, effect on, VII: 75
Financing of, VII: 7
Need for, VII: 36, 74–75, 114
Student aid for, VII: 127
Cooperative education
Academic credits, II: 137, 144
Administration by OE, II: 195, 296–298
Adult education, role in, II: 242, 294
AFL–CIO recommendations, II: 260
Albany Junior College, II: 377
Alumni support, II: 189
American Association of State Colleges and Universities, II: 284–286
Antioch College program, II: 132–140
Appointment to Opportunity (General Motors Institute), II: 209–229
California State University, II: 370–372
Careers, relation to, II: 29, 29, 159, 162, 163
Chamber of Commerce of U.S., recommendations of, II: 180–184
Cincinnati, University of, II: 46–47
Community Service Worker Bill of Rights like GI Bill of Rights, II: 30–31
43
Consortia, role of, II: 294, 306
Coordinators, II: 187–188
Course scheduling flexibility, II: 307
Definition of, II: 131, 133, 135, 136, 138, 240
Detroit Institute of Technology, recommendations of, II: 233, 236–239
Documented Employer Benefits from Cooperative Education by Arthur D. Little, II: 328–348, 357–370
Drexel University program, II: 140–148, 186–189, 194
Earnings, II: 145, 152
Employers, relation to, II: 142–143, 162–163, 184–185, 190, 191, 202, 241, 242–243, 268–270, 271–272
Faculty response to, II: 189
Federal support, II: 299
Federal support, expansion of, IX: 129
Funding authority (OE staff memo), II: 308–310
Funding of, II: 145, 162, 164, 172
General Motors program, II: 200–208, 241
History of, II: 46–47, 197–198, 299
Income taxes of students, II: 233
Institutions, benefits of, II: 32, 169, 188–189, 240

Cooperative education—Continued
LaGuardia Community College, II: 148–166
Legal education, II: 170–171
Liberal arts students, II: 263–270, 273–275
Middle-income students, II: 260–261
National Youth Administration, II: 47
Northeast Florida Cooperative Education Consortium, II: 372
Northeastern University's program, II: 167, 170
Ohio State University recommendations, II: 289
Participation of students, II: 141, 146, 179, 199–200, 232–233, 289–290, 297
Private higher education, II: 240
Proprietary schools, II: 310
Requests and Awards by State (table), II: 301
Southern Illinois University program, II: 55–57
States as employers, II: 268
Transfer students, academic achievement for, II: 159
Unsubsidized jobs, comment, II: 31
Urban problems, role, II: 199–200
Cost of attendance
BEOG definition of, VIII: 4, 19
College Entrance Examination Board report, VII: 81, 85–86
Index of, ACE, VII: 111–112
Instructional cost, compared to, VII: 101–106; VIII: 143
Low-income students, foregone income of, VIII: 74
Public four-year institutions, VIII: 116
Southern California, University of, VIII: 21, 29–32
Counting the Poor
by Mollie Orshansky, I: 60–65
Cornell University
Graduate student aid, IV: 14
Cost of college
Instructional vs. subsistence costs, IX: 3, 6
See also Tuition
Cost of education formula
Discussion of, IX: 69
Cost of instruction program
HEA, discussion of, IX: 22
Defaults
See GSL and NDSL
Development of State Scholarship Assistance Programs for School Years 1971-72 to 1975–76 (tables), V: 92, 158
Disadvantaged
BEOG, target population of, V: 100
Wisconsin Higher Education Plan, V: 114
See also Low-income students
Documented Employer Benefits From Cooperative Education
by Arthur D. Little, II: 328–348
Draft
Effect on higher education enrollment, VIII: 164, 202
Drexel University
Cooperative education program, II: 186–189, 194
Dropouts
Type of institution attended, IX: 55
Duke University
College Work-Study program, IV: 15
Eastern Association of Student Financial Aid Administrators
BEOG Resolution, VI: 324
Economic Opportunity Grant Program
VIII: 192, 209
Education Amendments of 1972
Actual cost of attendance, I: 45
Assessment, VIII: 230; IX: 148
ECS task force report, V: 102
Federal-State partnership, V: 90
Financial aid officer flexibility, VI: 183–184
Graduate student support provisions, IV: 10–11, 23

Education Amendments of 1972—Continued
GSL needs test provisions, effect of, III: 29
Impact of, VIII: 95; IX: 88–89
Limit on loans, IV: 23
NDSL defaults, assignment to Office of Education, III: 24
NDSL defaults, role of amendments, III: 20
Postsecondary education, focus on, VIII: 230
Regulations, II: 113–114; VIII: 8, 14
SSIG, establishment of, V: 90–153
Education Commission of the States (ECS)
Education Amendments of 1972, task force report on, V: 102
Postsecondary Educational Opportunity: A Federal-State Institutional Partnership, V: 102
State student assistance, recommendations on, V: 101–104, 124
State student assistance, task force report on, V: 101–102
State student incentive grant, influence of task force report on, V: 102
Educational Opportunity Centers
Authorizing legislation, VI: 276
Counseling, IX: 45
Emphasis on, IX: 128
Legislative history, VI: 279–280
Number established, VI: 290
Purposes of, VI: 279, 280
Reporting requirements, VI: 282
States coordinating agency, IX: 45
Educational Opportunity Centers (non-Federal)
Discussion of, IX: 112–113
Educational Opportunity Grant program (EOG)
Access, I: 32
American Council on Education, findings of, VI: 185
Bureau of Applied Social Research, findings of, VI: 186
Comparison of EOG and SEOG (table), VI: 187
Evaluation, VI: 185–186
Fiscal operations report data, VI: 185–186
Friedman, Nathalie (Bureau of Applied Social Research, Columbia University), study by, VI: 225
Grants-loans-work concept, III: 3, IV: 182
Income levels of recipients, VI: 186
Legislative history, VI: 182; VIII: 25
Low-income students, access to higher education, I: 32
Minority students, percentage of, VI: 186
NDSL, transfer of funds between, VI: 193
Needy students, effectiveness in reaching, VI: 225
Purpose, VI: 182
Role of program, VI: 182
(Supplemental) Educational Opportunity Grants Program, Fiscal Year (table), VI: 187
SEOG, relation to, VI: 182, 186
Talent search program, authorization, VI: 182
Educational Testing Service (ETS)
Institutional Goals and Curriculum Planning by Richard E. Peterson, IV: 71–75
NDSL study, III: 18, 23, 24
A Portrait of Blacks in Graduate Studies by Leonard L. Baird, IV: 36, 67–71
Special Services for Disadvantaged Students, study VI: 283–284
Survey of college seniors, statistics, IV: 24
Eligibility
Expansion of, IX: 70
Federal aid to higher education, IX: 90, 114–115
Emergency Insured Student Loan Act of 1969, text of, III: 237–239
Employers
Cooperatives education II: 142–143, 162–163, 184–185, 190–191, 202, 241, 268–272
Employment
New York, V: 143
Enrollment
Characteristics, VIII: 137–138, 144, 162–164, 206; IX: 50–51, 64

Enrollment, Aggregate Financial Need, Available Financial Aid, and Unmet Need, by Institutional Types, Full-Time Undergraduates, SREB States, 1971–72 (table), VI: 264
Enrollment in Private Institutions as Percent of Total Enrollment, States, 1950–73 (table), VII: 28
Enrollments by Sex, 1973–74 (table), VII: 24
Estimated Enrollments in Higher Education, 1970–2000 (table), VII: 23
Factors affecting, VII: 23–26, 36, 41–43, 46–47, 111; VIII: 163, 201–202
Higher education, V: 105; VII: 25–26, 36, 109, 111
Income Level of Dependent 18 to 24 Year Olds (table), VI: 288
National Commission on the Financing of Postsecondary Education, VIII: 111; VIII: 201
Participation Rate, Persons of Age 18 to 24 by Family Income, 1972 (table), VII: 24
Potential, IX: 51
Private Colleges and Universities in the United States, Number and Enrollment, by Type, 1970 (table), VII: 28
SSIG, allotment, V: 157
State patterns, impact of, IX: 124
Trends, V: 128; VIII: 162–164, 219
Tuition, effect of, V: 123; VII: 41–43, 46–47, 82, 87, 106; IX: 50, 145
Equal Education Opportunity
Discussion of, IX: 88–90
National Student Congress (1965) resolution, VI: 244
Student aid subsidy gap, IX: 71
Expected Family Contribution
ACT need analysis, I: 43
BEOG, V: 161
CSS need analysis:, I: 43
Educational costs, I: 22–23
Families, college background, I: 53
Family maintenance, I: 55
GSL, V: 115
Low-income students, I: 53
SSIG, V: 156
Sweden, I: 50
Willingness to pay, I: 53
Extending the Concept of Free Public Education Four More Years
by Larry Friedman, VI: 244–247
Faculty
Cooperative education, II: 189
Family Contribution
See Expected family contribution *and* Need analysis
Federal aid to higher education
Access, expansion of, VII: 89, 124; IX: 147
Amount of, VI: 241, VIII: 174
Authorizations *vs.* appropriations, IV: 31–32
Black colleges, VII: 21
Capitation grants, VIII: 196, 214
Community colleges, VII: 81
Cost of attendance, VII: 101–106, IX: 67–68
Discontinuity of, IX: 72
Dollar input *vs.* output, IX: 138
Eligibility, VIII: 183–184, 186–188, IX: 114–115
Federal control, discussion of, IX: 139–140
Funding, VII: 104–106
Institutional diversity and competition, VII: 124; IX: 139–140
Institutional support, VII: 1, 45, 47, 48, 69, 70, 71, 76–77, 78, 79–89, 101–104; VIII: 174, 196–197, 214–216; IX: 149
Institutional *vs.* student aid, VII: 70, 77–79, 124; IX: 61, 77–78
Institutions, relation of, V: 90
Land grant colleges, VII: 66
Low-income students, VII: 125
Mean Funding Level of Total Federal Aid Recommendation and Institutional Standing by Federal Region (table), II: 11
Middle-income students, IX: 149
Multiplicity of, VII: 76, 90

Federal aid to higher education—Continued
National higher education cost adjustment factor, discussion of, IX: 52–54
Nixon's Proposed 1974 Defense Budget Up 15 Percent, VI: 251–252
Objectives of, VII: 70, 71, 124, 125; IX: 86, 105–106, 128
Policies of, IX: 91–92
Private higher education, VII: 29, 31, 47, 48, 49; IX: 62
Private higher education and State aid, IX: 154
Public and private institutions, as a source of revenue for, IX: 130
Public *vs.* private institutions, VII: 120; IX: 150
Puerto Rico, University of, VIII: 176–177
Reaction to the Nixon Higher Education Budget, VI: 247–251
Regional differences, IX: 122
Special revenue sharing, IX: 136–137
State agencies, IX: 146
State aid, relation to, VII: 31, 89, 120, 121–122; IX: 95–96, 114
State effort measurement, IX: 96–105
State enrollment patterns, impact of, IX: 124
State incentives, V: 85
State matching requirements, V: 167
State-wide planning, IX: 131
States, differences among, IX: 125
States, different treatment of, IX: 123–124
States, influence on, IX: 145, 152–153
Truman Commission, VIII: 199
Tuition levels, impact on, VII: 66, 67, 69, 78, 81, 86; IX: 130
Federal aid to higher education (graduate)
Association of American Universities, recommendations of, IV: 9–16
Atomic Energy Commission, IV: 8, 17
Beginnings of, IV: 16
Characteristics of, IV: 8
Congressional committee jurisdiction, IV: 32–33
Consolidation of programs, IV: 33
Council of Graduate Schools, recommendations of, IV: 24–26
Criteria for, IV: 18
Federal policy, general recommendations for, IV: 18–20
Federal policy, strengths and weaknesses, IV: 8
Federal Policy Alternatives Toward Graduate Education by the National Board on Graduate Education, IV: 39–67
Fellowships and institutional aid, relationship to, IV: 20
Funding, IV: 10, 16–17, 26, 27; VII: 48
Fund for the Improvement of Postsecondary Education, IV: 34
Graduate Education: The New Debate by Charles V. Kidd, IV: 75–83
Institutional support, VII: 88
Manpower shortages, IV: 7
Merit-based competitive national fellowships, IV: 20, 22, 50–51
Minority students, recruitment of, IV: 19–20, 21, 22
Minority students, role of special programs, IV: 35–37
Multiplicity of programs, IV: 34
National Aeronautics and Space Administration, IV: 8
National Board on Graduate Education, recommendations of, IV: 21–23
National Foundation on the Arts and the Humanities, IV: 43
National Institutes of Health support, IV: 9
National priorities, IV: 8, 20, 22
National Science Foundation, IV: 8, 10, 17, 26–27, 43, 44, 46, 50
OE, IV: 8
Research, relation to, IV: 8
Revisions, proposed, IV: 20–21
Student assistance, IV: 9–16, 20, 22, 26–27, 29, 51–52; VIII: 216, 220
Subsidized student loan programs, maintenance and expansion of, IV: 20–21, 23
Training grants, IV: 20
Veterans' Administration support, IV: 9
Federal aid to postsecondary education
See Federal aid to higher education
The Federal College Work-Study Program. Status Report, FY 1971, by Nathalie Friedman, VII: 65
Federal credit practice
OMB circular (A–70), VIII: 102–103

Federal Government
Cost of education, impact on, IX: 67, 68
State higher education bureaucracy, impact on, IX: 44
Federal grants
See Grant funds
Federal Policy Alternatives Toward Graduate Education by the National Board on Graduate Education, IV: 22–23, 39–67
Federal-State partnership
Education Amendments of 1972, V: 90
Institutions, V: 102
Student aid, V: 137
Federal student assistance
Academic ability, VIII: 99, 100
Access, II: 37, 51; V: 90, 100, 105; VII: 46, 63, 76, 112, 122, 124–125; IX: 3
Administration, VIII: 8, 14, 103, 118
Allotment formulas, VIII: 7, 13; IX: 18, 36, 37–38, 129, 131–132
Application forms, consolidation of, VII: 22, 32, 50–51, 115; VIII: 180, 207
Appropriations Compared to Panel Requests (table), VII: 64
BEOG, relation of, VIII: 116–117
Black colleges, VII: 21
Black students, survey by Syracuse University Office of Student Affairs, Activities and Organizations, VI: 310–311
Broadening of, IX: 127
Budget request, Nixon Administration, VIII: 3, 22
California, VIII: 6–8, 10–18, 23
Choice, promotion of, I: 30
College-based programs, V: 97
Congressional intent, IX: 37
Consolidation of programs, IX: 10–11
Cooperative education coordinators, II: 165
Cost of instruction payments, IX: 38
Delivery mechanism, IX: 46–47
Educational opportunity centers, IX: 128
Effects of, VI: 199
Eligibility, VI: 229, 236; VIII: 99, 100; IX: 38
Enrollment, impact on, IX: 26
Equal opportunity, IX: 17
Federal grants, V: 143
Fellowships, statistics, IV: 16, 51–52
Financial Aid in Arizona, 1974–75, VI: 374–378
Financial aid officers, role of, VI: 196; VIII: 81; IX: 13
Funding, I: 48; II: 12, 19, 50, 107, 111; V: 136; VI: 235; VII: 1, 47, 50, 64, 80, 85, 95, 114, 122, 126; VIII: 7, 8, 13, 22, 27–29, 89, 92, 119, 208; IX: 37
GI bill, IX: 137
Graduate education, IX: 109
Grants, portion of total assistance for individual students, VI: 194
Grants *vs.* loans, IX: 35, 116–117
Grants *vs.* work-study, IX: 78–79
Illinois State Scholarship Commission, recommendations by, V: 99–100
The Impact of Office of Education Student Assistance Programs, Fall, 1973, statistics from, III: 7
Incentive for selected fields, IX: 12
Income, effect on, VI: 237; VII: 126–127; IX: 88
Income contingent loans, VIII: 195–196, 214; IX: 37
Independent students, VI: 236
Inflation, effects of, VII: 112
Information, dissemination of, VI: 236; VIII: 8, 12, 99–101
Institutional support, relation to, VII: 1, 45, 47, 48, 69, 70, 71, 76–89, 123, 124; VIII: 196–197, 214–216; IX: 110–111
Institutions, participation of, VI: 195; VII: 95; VIII: 88–89
IRS, ruling on loan forgiveness, III: 172–175
Issue Paper, Planning for Student Financial Assistance, by Michigan Department of Education, VI: 361–374
Loans, VII: 31; VIII: 137, 150–151, 195–196, 213–214; IX: 10–11, 19, 42
Low-income students, I: 30–31, II: 15; VII: 19–20, 22, 32, 48, 109–110, 116; IX: 37, 74
Low/no tuition, VII: 110–111; IX: 3
Maintenance of effort, VI: 195

Federal student assistance—Continued
Middle-income students, I: 30–31; II: 15; VII: 112–113; VIII: 126
Minority students, graduate assistance for, IX: 38
Motivation (students), impact on, IX: 42
Multiplicity of, VII: 96; IX: 13
National Work Conference on State-Federal Partnership in Student Assistance, V: 93–98
Need analysis, I: 13, 15; V: 103; VIII: 80, 89–90
Need provisions, excerpts from legislation, I: 77–80
New York, State University of, VIII: 4–5, 8–9, 18–21
Observations about the Status of Student Financial Aid Nationally and in California by California State Scholarship and Loan Commission, VI: 379–380
Part-time students, VI: 236, 258; VIII: 92, 93–94
Percentage Distribution of Institutionally-Based Federal Student Aid, Estimated Basic Grant Aid, and Aggregate Financial Need, by Institutional Types, SREB States (table), VI: 265
Policy, I: 30–31
Portability, IX: 150
Private higher education, VII: 47, 48, 49, 51, 56, 59–60, 63–64, 122; VIII: 21–22
Puerto Rico, VIII: 174, 176, 178, 179–180
Recruitment of students, IX: 38–39
Resolution Calling for Improvement of the Current Student Financial Aid Chaos, by Jack Altman, VI: 309
Resources, limit on, I: 31
Role of, IV: 9–10; VII: 22, 120, 127; VIII: 136; IX: 19
Sallie Mae, V: 122
A Simplified Overview of a Possible Financial Aid Structure of the Future, by Jack Altman, VI: 310
Small colleges, II: 13
Social Security education benefits, I: 48; VII: 90
Special Subcommittee on Education, issues designated by, IX: 33–34
Stability of, IX: 26–27
State allotment formulas, VI: 230
State Commissions, V: 98
State involvement in application and review process, II: 98
State planning, V: 103
State programs, IX: 36
State student assistance, relation to, V: 102, 136, 143; VIII: 137, 237; IX: 89, 117
State student assistance, programs as models, V: 85
States, role of, IX: 140, 151, 152
The Student Aid Hoax, III: 16
Student-based aid, discussion of, VI: 199–201; IX: 18
Student financial resources committee, II: 29, 31, 42, 44
Student Support by Agency (table), IV: 9
Subsistence, VII: 48–49, 112–113, 127; IX: 63–64
Targeting of, VII: 48–49, 52, 54, 106, 113, 126–127; IX: 78–79, 83
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168
Transfer of funds, VIII: 91
Tuition, impact on, VI: 237; VIII: 237; IX: 127
Tuition *vs.* subsistence costs, IX: 63–64, 72, 73–81, 85–86, 116–117
Undergraduate programs, IX: 128–131
Unmet need, VIII: 80–81, 85
Unmet Financial Need under Institutionally-Based Federal Student Aid Programs and Basic Grant Program, by Institutional Types, SREB States (table), VI: 265
Use of, VII: 53
Veterans education benefits, I: 48; VII: 90
Welfare programs, comparison to, IX: 28–29
Western College Association, resolution of, VI: 319
Wisconsin Higher Educational Aids Board, future objectives of loan programs, III: 165
Work, impact on students, IX: 42
Work programs, II: 251
See also name of Federal agency, BEOG, NDSL, SEOG, CWS, SSIG, Social Security, Veterans-GI Bill

Federal tax laws
Income redistribution, VII: 126–127
Private higher education, VII: 31
Federal Trade Commission
Consumer protection, IX: 116
Fellowships
Federal programs, consolidation of, IV: 10–11
Federal programs, terms and conditions, IV: 10, 11
Federal support for college teachers, IV: 11, 22
Federally-supported, IV: 10, 16, 20, 51–52
Graduate study, IV: 8–9
HEA, IV: 10–11, 26–27
Institutional aid, relation to, IV: 20
Public service, IV: 29
See also name of Federal agency
Fergus Fall Community College
Federal student assistance, VI: 324–325
Financial Aid for New York State Students, Report by Board of Regents to the Governor and Legislature, V: 139–145
Financial Aid in Arizona, 1974–75, VI: 374–378
Financial aid officers
Role of, II: 9; IX: 13, 111
Training of, II: 57
Financing Postsecondary Education in the United States, by Kathleen Brouder, VI: 252–256
First Chicago University Finance Corporation
GSL, III: 54–82, 181; VII: 32
Florida
Direct loans to students, III: 27
Florida Department of Education
GSL program, III: 169, 171–172; VIII: 102–103
SSIG program, VIII: 103
Student assistance programs of, VIII: 84–85, 102–104, 115, 126–128
Food Stamps
House action on student use, VIII: 164–165
Fordham University
BEOG, VII: 51
Foundations
Funding, discontinuity of, IX: 72
Friedman, Nathalie
The Federal College Work Study Program, Status Report, FY 1971, II: 349; VII: 65; IX: 64
The Federal Educational Opportunity Grant Program, a Status Report, FY 1976, VI: 225
Fund for the Improvement of Postsecondary Education
Accreditation, VIII: 167
Funding, VII: 240
Graduate education, role in, IV: 34
State coordinating agency, role of, IX: 45
Garms, Walter
Federal aid for community colleges, VII: 81
GAO
Upward Bound, study of, VI: 284
General Motors Institute
Cooperative education, II: 200–229, 241
Georgia
Tuition grant program, VII: 34
GI Bill
Private institutions, VII: 31
Public institutions, VIII: 151
Gibson, Jerrold
The College Work-Study Program and Its Allotment Formula for the States, II: 322–327
Gordon, Margaret
Loans, changes in, IX: 3–4
Government agencies
Cooperative education employers, II: 268–270, 271–272

Graduate education
Admissions, IV: 24, 37–38
Federal aid, IV: 7, 8–17; VII: 32, 67–68, 70–71, 76, 88
Federal government, impact of, IV: 17
Federal policy, recommendation on, VI: 18–20
Federal programs, revisions of, IV: 20–21
Fund for the Improvement of Postsecondary Education, IV: 34
Graduate Education: The New Debate by Charles V. Kidd, IV: 75–83
Institutional Goals and Curriculum Planning by Richard E. Peterson, IV: 71–75
Minorities and Federal assistance, IX: 38
Minority participation, IV: 19–20, 24, 36, 67–71
National priorities and Federal aid, IV: 8
New fields of knowledge, development of, IV: 17
Panel of Alternative Approaches to Graduate Education, IV: 25–26, 36
A Portrait of Blacks in Graduate Studies, by Leonard Baird, IV: 36, 67–71
Public financial support for, IX: 109
Research, relation to, IV: 8, 16
Scholarship for Society, report of the panel on Alternative Approaches to Graduate Education, IV: 26
Selected references, IV: 83
Student aid, funding of, IV: 24
Student aid and work experience, IV: 12
Studying and working, patterns of, IV: 25
Work experience, IV: 12
Foregone income, IX: 108–109
Graduate students
Loans, use of, IV: 52
Grant funds
Federal grants, V: 143
New York State, V: 143
Private higher eduction, V: 135
Public higher education, V: 135
Grants
Loans, relation to, I: 51; IX: 145, 154
Loans, supplemented by, I: 29
Grants-loans-work concept
College-based Federal programs, III: 3
HEA, II: 47
Grievance procedures
Associated Students of San Francisco State University, VI: 271–272
Guaranteed Student Loan program (GSL)
Access, III: 178–179
Accessibility of, III: 205; VI: 238
Administration of, IV: 13; VIII: 8, 14, 72, 90, 95, 96–97, 102, 106–107, 108, 111, 238–239
American Bankers Association, discussion of, III: 83–87
American Bankers Association Student Loan Task Force (list of members), III: 84
American National Bank of Chicago servicing loans, III: 181
Bank participation, III: 60, 120–121; VII: 22–33; VIII: 15, 81, 94–98, 105, 106, 110, 111, 112, 194–195, 212
Bankruptcy of borrower, III: 31, 37–38
BEOG, relation to, VII: 22
California, University of, VIII: 14–15, 18
Capital for lending, III: 180–181, 192–193, 194
Claims, time lag in processing, III: 200
Collection, VII: 33; VIII: 96, *see also* defaults
College-based programs, funding, of VIII: 15
Commercial lender, role of, IX: 25
Consolidation of loan programs, III: 116
Conversion of student notes, III: 205
Death and disability claims, III: 37
Debt ceilings, effect on default rate, III: 198–199, 200
Defaults, III: 19–20, 31, 32–33, 36–38, 40–41, 114–115, 117–118, 123–124, 167, 181–183, 198–199, 200; VII: 32–33, VIII: 6, 15–16, 96, 98, 106, 108, 109, 110.

Guaranteed Student Loan program (GSL)—Continued
Deferments in repayment period, III: 30, 201
Discontinuation of NDSL effect of, III: 92
Due diligence, III: 129; VIII: 108–109
Education Amendments of 1972 needs tests provisions, III: 29
Effect of, I: 52
Eligibility, V: 115; VIII: 14–15, 187
Eligibility of institutions, III: 31
Eligibility termination, III: 201–202
Expansion, III: 38–39
Expected family contribution, V: 115
Federal funds, distribution of, III: 116
Federal investment, equalizing among states, III: 185
Federally-based *vs.* state-based, V: 104
First Chicago University Finance Corporation, III: 54–82, 181; VII: 32–33
First National Bank of Miami, VIII: 97
Florida program, III: 169; VIII: 97, 102–103
Grace period, III: 30, 201
Graduate student participation, IV: 13, 27–28, 53–55
Group insurance, VIII: 239
The Guaranteed Student Loan Program, by National Council of Higher Education Loan Programs, III: 249–269
HEA of 1965, III: 3, 13, 27–28
Impact (after-college), III: 205–206
Instructional costs, IX: 116
Insurance, VIII: 102
Interest provisions, III: 30, 187; VII: 119; VIII: 14–15, 72, 90, 96, 195, 212–213
Lansing (Michigan) Area Banks, policies of, III: 51
Legislative history, III: 26–30
Lenders, attraction of, III: 28, 127–128; VIII; 81, 83
Lenders, performance of, III: 181–182
Lending by institutions of higher education, III: 30, 38–40, 116, 180, 183; VII: 32–33; VIII: 15
Loan claims, as of February, 1974, III: 37
Loan volume, III: 29, 32, 42–43, 44, 60
Low-income students, III: 92; VII: 19–20, 22; IX: 138
Management improvement, III: 33–34
Middle-income students, III: 191; VIII: 1
Money market, unpredictability of, III: 92
NASFAA, recommendations of, III: 96–98
NCHELP recommendations of, III: 178
NDSL, relation to, III: 35; VII: 19–20, 22, 32; VIII: 25–26, 117–118; IX: 141
National Vocational Student Loan program, merged with III: 27–28
National Work Conference on State-Federal Partnership in Student Assistance, V: 97
Need analysis, I: 1, 8–9, 29–30; III: 29; V: 104, 115; VIII: 6, 106, 108, 111; IX: 121–122, 123
Need for, III: 78–79
New Jersey State guaranteed loans, effect on, III: 190
North Carolina Agricultural and Technical State University, VII: 32
Number of Eligible Lenders (by State) Cumulative through February 1974, (table), III: 45
OE authority to limit, suspend or terminate the eligibility of institutions, III: 38
OE debt collection, III: 32–33, 34–35, 114
OE loan estimation model, III: 40
OE reimbursement to State guarantee agencies for losses, III: 31
Pennsylvania, problems with proprietary participation in program, III: 190–191
Percent of Loans Disbursed by Type of Lending Institution Fiscal Year 1972 (table), III: 46–47
Phase-out, IX: 128–129
Problem areas, discussion of, III: 113
Procedure for obtaining a loan, III: 31
Program costs, III: 179–180
Program operation, III: 30–32

Guaranteed Student Loan program (GSL)—Continued
Program status, III: 32–33
Proposed Changes to Legislation by First Chicago University Finance Corporation, III: 66–82
Proprietary school participation in Pennsylvania program, III: 190–191
Puerto Rico, VIII: 180
Purposes of, III: 30
Reinsurance by Federal government, III: 28–29
Repayment, III: 30; IV: 13, 28; VIII: 6, 15–16, 118-119, 195, 213
Sallie Mae, *see* GSL, Student Loan Marketing Association
Security Pacific National Bank, participation of, III: 197
Size of loan, IV: 13, 28; VIII: 106, 108, 111
Special allowance for lenders, III: 29, 198; VIII: 72, 90–91, 96, 107
State as lender, V: 114–115, 122
State Federal insurance roles, IX: 22
State guarantee agencies, III: 27–28
State guarantee agencies, deterrents to, III: 166, 184, 194–197
State guarantee agencies encouraged by Federal seed money, III: 28
State guarantee agency reinsurance agreements with OE, III: 31–32
State guarantee capacity, amendments to increase, III: 28
State loan programs, flexibility of, III: 167
State participation, III: 184–185; V: 114–115, 122
Student Loan Marketing Association, III: 63–65, IV: 13; V: 115, 116, 122; VIII: 106, 109, 111; IX: 128–129
Student Loan Synopsis by National Bank of the Black Hills, III: 269–270
Summary of Positions by NCHELP, on Changes to Title IV, Part B of the Higher Education Act of 1965, as Amended (Student Loan Guaranty Legislation), III: 185–189
SEOG matching requirement, VI: 196
Target population, III: 115, 178
Terms of loans, III: 30
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168
United Student Aid Funds, participation, III: 27, 28
Unsubsidized loans, I: 20; III: 29; VIII: 95, 108
Virgin Islands, VIII: 180
Wachovia, servicing loans, III: 181
Wilberforce University, III: 204–211
Willingness to pay, I: 22
Wisconsin Higher Educational Aids Board, recommendation of, III: 167
Wisconsin State guarantee agency collection process, III: 168
Wisconsin State guarantee agency, default rate of, III: 167
Wisconsin State guarantee agency loan program, III: 27
Writing-off loans, III: 36
Young Presidents' Organization Task Force On Guaranteed Student Loan Program, III: 130–164
Young Presidents' Organization GSLP report, discussion of, III: 112–130
Guaranteed Student Loan programs (non-Federal)
History of, prior to Higher Education Act of 1965, III: 26–27
Handbook for Financial Aid Administration (Academic Year 1974–75)
by Act, I: 182–312
Handicapped students
Special Services for Disadvantaged Students, VI: 283
Half-time students
NDSL student eligibility, II: 4
Treatment of, IX: 117
See also Part-time students
Hartman, Robert
Higher Education Subsidies: An Analysis of Selected Programs in Current Legislation, VIII: 191, 193, 207, 209
Harvard University
Federal fellowship funds, loss of, IV: 14
Health, Education, and Welfare, Department of
College research support, IV: 17
Fellowships, IV: 11
Health professions
NDSL, VIII: 91
Student loan program—IRS ruling on debt forgiveness, III: 173

High-income students
Enrollment, VI: 207
Higher education
Access, commitment to, IX: 49
Access through community colleges, IX: 119, 120
Administration, VIII: 160; IX: 147–148
Assistance to, statement by Dr. Carol Van Alstyne, ACE, VI: 238
Certification for employment, IX: 43
Community colleges, IX: 119, 120
Compensatory education, IX: 40
Consumer protection, IX: 114–116
Cost of, VIII: 155–156, 165–166; IX: 119
Delayed entry, IX: 109
Demographic projections, discussion of, IX: 72–73
Discontinuity of funding, IX: 72
Diversity in States, IX: 70
Earnings, impact on, IX: 46
Economic productivity, VIII: 134, 142
Enrollment, V: 105; VIII: 162–164; IX: 49–50
Federal and State policies, VIII: 184–185; IX: 145
Financing plans, V: 135
Funding, IX: 148–149
Income, redistribution of, IX: 146
Inflation, effects of, IX: 49–50, 70–71
Information on, IX: 111
Innovations, IX: 39
Institutional preservation, IX: 59
Instructional cost, IX: 152
Needs of broader clientele, IX: 49
Out-of-State students, residency of, V: 107
Oversupply of graduates, IX: 65
Public tax support for, discussion of, IX: 51
Retrenchment, causes of, IX: 49–50
State funding, problems of, IX: 50
Student aid subsidy gap, IX: 71
Students, impact on, IX: 41
Value of, VII: 106; IX: 49, 65–66
Higher Education Act of 1965 (HEA)
Delinquent loans, collection of, III: 13
National University Extension Association, recommended amendments to grant programs, VI: 259–260
Purposes of, VII: 89
Title III, Developing institutions, IX: 129
Title IV, Amendments, discussion of, IX: 128–136
Title IV, BEOG and SEOG, VI: 170–176
Title IV, CWS and cooperative education, text of, II: 1–6
Title IV, Cost of education, VII: 1–3, 67–89, 121
Title IV, Definitions in, IX: 127
Title IV, Excerpts, III: 211–247
Title IV, Goals, VII: 84, IX: 73
Title IV, GSL, III: 3, 27–28
Title IV, Special Programs for Students from Disadvantaged Backgrounds (Title IV excerpt), VI: 275–276
Title IV, SSIG, V: 85
Title IV, A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168
Title IV, Student need provisions (excerpts), I: 77–80
Title IV, Veterans' cost-of-instruction, VII: 1, 3–5
Title IX, Public Service Fellowships, IV: 1–5, 24–27; IX: 2
Title X, Community Colleges and Occupational Education, VII: 88
1202 Commissions IX: 142–143
Higher Education Facilities Act of 1963
State commissions, creation of, V: 90
Higher education finance
Age of majority, V: 107
Brookings Institution study, V: 109
Carnegie Commission report, V: 109
Expenditures, relation of, V: 128
Higher Educational Aids Board Loan Program, cost, V: 106, 118–119

Higher education finance—Continued
Income Contingency Loan Program, V: 122
Income tax deductions, V: 111
National Commission on Financing Postsecondary Education, V: 113
Potential sources of future funding, V: 110
Problems, VIII: 134–136, 142, 143, 159
Revenues, VIII: 174
Sources of present funding (University of Wisconsin System), V: 110
Thackrey paper, V: 109
Wisconsin Guaranteed Higher Education Plan, V: 119
Wisconsin Higher Education Opportunity Plan (Hansen-Weisbrod study), V: 108
Wisconsin Higher Education Plan, V: 113, 117, 122
Wisconsin model, V: 116
See also
Federal aid to higher education
State aid to higher education
Institutional aid
Higher Education Subsidies: An Analysis of Selected Programs in Current Legislation by Robert Hartman, VIII: 191, 193, 207, 209
Higher Educational Aids Board
Loan program, V: 106, 118–119
Higher Education Revenue Sharing, discussion of, IX: 20
Hollander (New York) survey
Assets in need analysis, IX: 19
Hostos Community College, discussion of, IX: 41
Humboldt State University
Resolution Calling for Improvement of the Current Student Financial Chaos by Jack Altman, VI: 309
A Simplified Overview of a Possible Financial Aid Structure of the Future by Jack Altman, VI: 310
Illinois
Private higher education, VII: 56
Public Community College Act passed in 1965, VII: 99
Student assistance programs, II: 60; VI: 209–217; VII: 99–100, 108, 117–118; VIII: 193, 210
Work-study program, II: 60
Illinois State Scholarship Commission
Federal student assistance, V: 99–100
State student assistance, V: 99–101; VII: 99, 117–118
SSIG, V: 100
The Impact of Office of Education Student Assistance Programs, Fall 1973 (ACE) Statistics, III: 7
Income
Access, VIII: 231
Assets, relation to V: 142
Enrollment by, 1967–1972, in graph form, VIII: 203
Higher education financing, income tax deductions, V: 111
Income contingent loan program, V: 122
Net taxable income means test, V: 141, 142
New York Scholar incentive students, V: 140
Private tuition, VII: 29–30
Redistribution, VII: 126–127
Income Maintenance
See
Federal student assistance (Subsistence)
Student assistance (Subsistence)
Independent students
Associated Students of San Francisco State University, VI: 271–274
BEOG, I: 56; VIII: 5, 20–21, 117
CSS need analysis, I: 50
Expected family contribution, VI: 208
Federal student assistance, VI: 236; VIII: 198, 220
Low-income, VIII: 198, 220
Numbers of, I: 46; VI: 208
State student assistance, VII: 107, 115
Student Caucus, recommendation of VI: 236
Subsistence, VI: 272–274; VII: 53

Indians
Florida student assistance, VIII: 104
Inflation
Higher education, IX: 49–50, 70–71
Higher education cost adjustment factor, IX: 52–54
Institutional aid
Carnegie Commission on Higher Education, VIII: 196, 214–216
CED, VIII: 135–136, 138, 143
Diversity of institutions, effect of, IX: 62
Federal Policy Alternatives Toward Graduate Education, IV: 55–61
Graduate Education: The New Debate by Charles V. Kidd, IV: 78–80
Manpower development programs, VIII: 136
Private higher education, VIII: 135, 143
Responsibility for, VIII: 148, 168–169
State effort, IX: 133
Institutional Goals and Curriculum Planning by Richard E. Peterson, IV: 71–75
Instructional costs
Community colleges, VII: 83, 87–88
Student aid, relation to, VIII: 233–234, 243–244
Tuition, relation to, VII: 62, 101–106; VIII: 140, 143, 197–198, 216–219
Internal Revenue Service
GSL, VIII: 96
Loan collection, use in, IX: 128–129
Loan forgiveness, ruling on, III: 172–175
La Guardia Community College
Cooperative education program and objectives of, II: 148–166
Labor, Department of
Comprehensive Employment and Training Act, IX: 143
Land-grant colleges
Access, VII: 36
Black colleges, VII: 19
Funding, VII: 66
Low-income students, II: 46
Morrill Acts, II: 46; VII: 66
Lansing, Michigan banks
GSL policies, III: 51
Law Enforcement Education Program
IRS ruling on loan forgiveness, III: 173
Lawrence, Ben
Low tuition proposal, IX: 69
Legal education
Northeastern University Cooperative Education Program, II: 170
Public Law 93–343, text of, IV: 6
LeMoyne-Owen College
Student Special Programs, assessment of, VI: 301–302
Leslie, Larry
State assistance programs, study, IX: 74
Liberal arts
Cooperative education, II: 263–270, 273–275
Loans
Bankruptcy, V: 126
Borrowers, advising of, IX: 146
California, University of, VIII: 14
Cancellation provisions, IX: 146
Debt levels, IX: 83–85
Expansion of, VIII: 136–137, 144–146
Family income, relation to, IX: 146
Gordon, Margaret, recommendations of, IX: 3–4
Graduate students, IV: 52
Grants, relation to, I: 29, 51; IX: 145, 154
Higher Education Aids Board, V: 106, 118–119
Importance of, IX: 141
Income, relation to, V: 145
Income contingent loan programs, V: 122; IX: 37
Information systems, IX: 146–147
Low-income students, VII: 48, 87, 116; VIII: 125, 127; IX: 78, 138
Middle-income students, use by, VII: 48, 87
Minority students, use by, IV: 36

Loans—Continued
Need analysis, I: 11
Need for, I: 51, 52
New York, V: 143
Private higher education, VII: 119
Private loans, VIII: 130–131
Role, of, VII: 82, 87, 89; VIII: 194, 212; IX: 154, 155
South Dakota direct loans, III: 27
Sweden, VIII: 214
Tuition, VII: 93
Work, relation to, V: 145
Low-income students
Access, VII: 46–47, 49, 50, 109–110
BEOG need analysis, I: 68, 73–74
Black colleges, VII: 19
Blacks, IX: 76–77
CWS, IX: 10
Community colleges, VII: 87
EOG program, I: 32
Enrollment, VI: 207; VII: 24, 49; VIII: 137–138, 144, 191, 205–206; IX: 55
Family contribution, I: 53; IX: 91
Federal student assistance, I: 30–31; VII: 46, 85, 109–110, 125; IX: 54–55, 74, 88, 90–91
Foregone income, VIII: 74
GSL, participation in, III: 92, VII: 20–22, 32
Loans, VII: 48, 50, 87, 116; VIII: 125, 127
Morrill Acts, 1862, 1890, II: 46
National Commission on the Financing of Postsecondary Education, VIII: 136, 143
NDSL, VII: 19–22, 32; VIII: 117
New York, City College of, VII: 101, 117
New York grant eligibility, V: 135
New York Regents Scholarships, V: 145
Part-time, VIII: 75
SSIG, VIII: 209
State University of New York (SUNY) tuition, V: 149
Student assistance, VII: 112–113; VIII: 125, 127, 136, 143, 246
Texas community college program aid, VII: 81, 85
Tuition, VII: 87
Yale University, V: 126
Low no tuition
Access, VI: 237; VIII: 138–139, 144–145
Arguments for, VII: 37, 55; VIII: 268–274; IX: 51–52
Cost of, VI: 241–242
Definition of, IX: 3
Equal Education Opportunity: Free Public Higher Education (1965 National Student Association Resolution), VI: 244
Extending the Concept of Free Public Education Four More Years, by Larry Friedman, VI: 244–247
Federal aid to higher education, VII: 66, 67, 69, 78, 81, 85; IX: 147 GI bill VIII: 151
Private higher education, IX: 148–149
Problems of, VI: 242
Student aid, VIII: 171, IX: 127
Students Can Find Strong Allies Against Higher Tuition In Labor Unions by National Student Association, VI: 256
Taxpayers, impact on, IX: 68
Wisconsin plan, V: 113, 121, 128
Loyalty oath and affidavit
NDSL program, provisions of, III: 3, 5
McGuinness, Aims (University of Maine)
Student/institutional aid proposal, IX: 68–69
Maine Association of Student Financial Aid Administrators
A Position Paper Concerning the Inequities of the Current State Allotment Formulae by Walter Moulton, VI: 307–309
Maine, University of,
Cooperative education consortium, II: 284–285

The Management and Financing of Colleges by the Committee for Economic Development, VI: 199; VIII: 133, 134
Maryland
Aid to private higher education, VII: 34
Massachusetts
Unmet student needs, IX: 119
Medical education, VII: 74
Miami—Dade Community College
CWS, VIII: 75–76
Michigan
Paper work, cost of, VII: 71–72
Private higher education, VII: 56
Michigan Department of Education
Issue Paper, Planning for Student Financial Assistance, December, 1973, VI: 361–374
Michigan State University
Medical school, VII: 74
Middle-income students
ACT need analysis, I: 1–6, 33–36, 330–334
BEOG need analysis, I: 1–6, 342–347; VII: 95; VIII: 11–12
CSS need analysis, I: 1–6, 36–40, 348–359
CWS and cooperative education programs, II: 260–261
CWS need analysis, II: 15
Debt levels, IX: 83
Enrollment, VII: 109, 111
Federal student assistance, VII: 85; VIII: 21–22, 126; IX: 149
GSL, III: 191
Loans, VII: 48, 87; VIII: 136–137, 144–146
Private higher education, VII: 47, 112
SSIG, effect of on, IX: 60
Student assistance, I: 30–31, 32; VII: 87, 112–113; VIII: 69–70, 161–162
Tuition, V: 121; VIII: 136–137, 144–146
Midwest Association of University Student Employment Directors CWS, resolution on, II: 69–70, 70–71
Minnesota
Family income of students, IX: 50
Non-urban institutions, IX: 50
Minnesota Higher Education Coordinating Commission
Flexibility for State loan programs, III: 170–171
Minority students
Access, VI: 304
BEOG half-cost provisions, IX: 89
Enrollment, VIII: 191, 205–206
Federal assistance, competition, IX: 88
Graduate education, IV: 19–20, 21, 22, 24, 35–37, 48–49, 67–71
Graduate special programs, role of, IV: 35–37
Loans, use of, IV: 36; IX: 129
Recruitment of (graduate), IV: 19–20, 21, 22
National Aeronautics and Space Administration
Graduate student support, IV: 8, 17
National Association for Equal Opportunity in Higher Education
Student special programs, discussion of, VI: 299–306
Student special programs study, by Miles Mark Fisher IV, VI: 301–302
National Association of College and University Business Officers
NDSL collection workshops, III: 12
National Association of State Scholarship Programs
Basic Educational Opportunity Grants: the State Administration Model, June 1974 by Richard H. Johnston, V: 93–99
State matching programs, recommendations on, V: 167
State student assistance, recommendations on, V: 88–99, 167–168
SSIG, recommendations on, V: 167–168
National Association of Student Financial Aid Administrators (NASFAA)
BEOG and average cost of attendance, VI: 220
CWS, discussion of, II: 251–257
Grant programs, discussions of, VI: 217–231
Loan collections, workshops on, III: 13
NDSL and GSL, discussion of, III: 91–98
Need analysis, discussion of, I: 6–54

National Association of Student Financial Aid Administration (NASFAA)—Con.
Special Programs for Disadvantaged Students, discussion of, VI: 228
SSIG, discussion of, VI: 227
SEOG, discussion of, VI: 224–227
National Bank of the Black Hills
Student loans synopsis (GSL), III: 269–270
National Board on Graduate Education
Graduate education, Federal aid to, IV: 21–23
Federal Policy Alternatives Toward Graduate Education (chapters 1, 4 and 6), IV: 39–67
National Center for Educational Statistics
Information access, VIII: 14
National Center for Higher Education Management
National Commission on Financing Postsecondary Education Model, VIII: 251
National Commission on the Financing of Postsecondary Education
Access, VIII: 231–232
Achievements of, VIII: 230
Analytical framework, VIII: 250, 251
Authorizing legislation, text of, VIII: 225–227
CED, VIII. 148
Costing procedures, VIII: 185, 251
Data, VII: 111; VIII: 163, 201–202, 251
Definitions developed by, IX: 128
Enrollment, VII: 41, 42, 82, 87; VIII: 201–202; IX: 145
Federal aid to higher education, IV: 34, VII: 90, 124
Financing Postsecondary Education in the United States by Kathleen Brouder, VI: 252–256
Higher education financing, V: 113
Institutional diversity, VII: 119–120
Low-income students, VIII: 136–143
Low/no tuition, V: 113
Model, VIII: 251, 265–268, 274–285
Report, summary of, VIII: 252–264
Reports, VIII: 265
Student assistance, VII: 63; VIII: 136, 143, 231–236
Traditional higher education, discussion of, IX: 148
Tuition, V: 113; VII: 41, 42, 63, 82, 87; VIII: 231–236
Tuition, effect on enrollment, IX: 50
National Cooperative Education Association
Functions, discussion of, II: 267–268
National Council of Higher Education Loan Programs (NCHELP)
GSL, discussion of, III: 177–197
The Guaranteed Student Loan Program, September 1973, III: 249–269
Summary of positions by NCHELP, on changes to Title IV, Part B of the Higher Education Act of 1965, as amended (Student Loan Guaranty Legislation), III: 185–189
National Council of Independent Colleges and Universities
A National policy for private higher education, VII: 32
National Defense Borrowers Study conducted for the U.S. Office of Education by Richard L. Tombaugh, III: 99–104, 104–106
National Defense Education Act
NDSL authorization, III: 2
National Direct Student Loan Program (NDSL)
Academic promise, III: 106–107; VIII: 195, 213
Administration of, III: 5–7
Allotment formula, III: 6, 25; VIII: 13; IX; 18
Amendments to, III: 3
Amount borrowed since inception, III: 5
Annual report by each participating institution, III: 6
Authorization level, IV: 13
Average loan, III: 7
Borrowers since inception, III: 5
Commercial billing services, III: 23, 24
Defaults, III: 9, 10, 19–20, 21–23, 24
Demand, VII: 50
Discontinuation of, effect on GSL, III: 92
Discretionary funds for Commissioner, III: 6

National Direct Student Loan Program (NDSL)—Continued
EOG, discussion of transfer of funds between, VI: 193
ETS study, III: 18, 23, 24
Eligibility, II: 111–112, VIII: 91
Evaluation of, III: 7–9
Family income of recipients, III: 7
Federal capital contributions, withdrawal of, IX: 24
Forward funding, VI: 183
Funding, III: 6, 25, VIII: 3, 22, 89, 118
Goal of, III: 7
Graduate students, participation of, IV: 12–13, 27
Grants-loans-work concept, III: 3
Growth of, III: 7
GSL, relation to, III: 35, VII: 20, 22, 32, VIII: 25–26, 117–118, IX: 141
Health professions, VIII: 91
The Impact of Office of Education Student Assistance Programs, Fall 1973, (ACE) III: 7
Institutional administrative costs, IV: 13
Institutional eligibility, III: 3–4
Institutional lending priorities, III: 107–110
Institutional participation, III: 5
Institutional "tripartite" application, III: 5
Interest rate, VIII: 195, 213
IRS ruling on debt forgiveness, III: 172–175
Legislative history, III: 2–3
Loan cancellation provisions, III: 3, 4, 88, 90
Loan funds, effect of demand on, III: 8
Loan maturity, discussion of, III: 10–11
Low-income students, VII: 19–20, VIII: 117
Loyalty oath and affidavits, III: 3, 5
Management, Office of Education task force on, III: 8
Minority recipients, III: 7
National Association of College and University Business Officers loan collection workshops, III: 12
NASFAA loan collection workshops, III: 13
NASFAA recommendations, III: 92–95
National Defense Borrowers Study Conducted for the United States Office of Education by Richard L. Tombaugh, III: 99–104, 104–106
Fiscal years 1974 and 1975, Funding (table), III: 15
Need, discussion of, I: 10; III: 7
Need analysis, I: 1, 10
North Carolina Agricultural and Technical State University, VII: 32
OE debt collection, III: 12–13, 34–35
OE review panels, III: 25
Ohio State University, recommendations of, III: 87–91
Ohio State University graduate students, III: 88, 89
Packaging of student aid, III: 7
Participating institutions, characteristics of, III: 7
A Position Paper Concerning The Inequities of The Current State Allotment Formulae by Walter Moulton, VI: 307–309
Proprietary school participation, III: 19, 88, 90
Reallocation within States, not applicable, VI: 197
Repayment, III: 3, 4–5, 18, VIII: 118–119
Revolving loan funds, deterrents to, III: 8, 17–18
Revolving loan funds, number established, III: 8
Revolving loan funds, program objectives, III: 8
Role of, IX: 128–129
Security endorsement or credit check not required, III: 12
Selling of loans, III: 24
State funding levels, III: 6
Statistics, III: 14, 99
Student eligibility, III: 3, 4
Teacher cancellation provision, IX: 12
Teaching forgiveness, III: 23
Terms of, III: 2–3
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168

National Direct Student Loan Program (NDSL)—Continued
Total Numbers of National Defense/Direct Student Loan Program Borrowers Whose Loans are in Potential Default Status as of June 30, 1973 (table) III: 21–22
Transfer of funds, VIII: 72–73, 91
Tuition costs, IX: 64
Tulane University IV: 14
National Foundation on the Arts and the Humanities
Graduate support, IV: 43
National higher education cost adjustment factor
Discussion of, IX: 52–53
National Institute of Education
Accreditation, VIII: 187
Funding, VIII: 240
National Institutes of Health
Graduate student support, IV: 8, 9, 17, 42, 43, 45–46, 50
A National Policy for Higher Education
by National Council of Independent Colleges and Universities and the Association of American Colleges, VII: 32
National Science Foundation
Graduate student support, IV: 8, 17, 26–27, 43, 44, 46, 50
National Student Association
Grant program, VI: 233–256
National Student Lobby
BEOG, study of, II: 37
National Student Loan Bank
Carnegie Commission proposal, VIII: 195–196, 213–214
National Vocational Student Loan Program
GSL, merged with, III: 27
Provisions, III: 27–28
National Work Conference on the State-Federal Partnership in Student Assistance
BEOG, recommendations on, V: 96
Federal student assistance, V: 93–98
GSL, recommendations on, V: 97
State Commissions, V: 98
State student assistance, recommendations on, V: 96–99
SSIG, recommendations on, V: 96
National University Extension Association
Grant programs, recommendations on, VI: 259–260
Part-time students and Federal grant programs, VI: 256–262
National Youth Administration
Cooperative education program, II: 47
Need Analysis
Ability to pay, I: 13, 15, 21, 22–28, 52; IX: 91
Access, I: 14
Adult students, IX: 108
Assets, IX: 19
Black students, IX: 76–77
California tuition scholarship program, VII: 34
CWS, interview technique, II: 68
CWS, role in, II: 14, 15, 24, 36, 49, 50, 91
Comparison of loan or CWS *vs.* grant, II: 15, 54
Consumer Price Index, I: 14, 26–27
Cost of living, I: 14
Development by universities, I: 9
Expected family contribution, VI: 207
Expected family contribution, compared to actual contribution, VI: 208–210, 215; IX: 91
Expected family contribution, relation to independent students VI: 208
Family acceptance, dependence upon, I: 15
Family assets, I: 17, 18, 19
Family role, IX: 87
Federal student assistance, I: 1, 8, 15; VII: 22, 32, 50–51, 115; IX: 19
Financial aid officer, I: 13; VII: 32
Flexibility, serving different types of assistance, I: 16–17, 18, 19
Graduate students, IV: 10
GSL, I: 1, 8–9; V: 104–115; IX: 121–122, 123

Need Analysis—Continued
History of, I: 9–11
Illinois, VII: 108
Invasion of privacy, VII: 100, 116
Loan programs, use in, I: 11
Liquidity, I: 15
Loan *vs.* subsidy, need for, I: 16
Middle-income students, II: 15; V: 136
NDSL definition of eligibility, II: 111–112
NDSL program, I: 1, 10
Net taxable income, use of, V: 136
New York system, Federal criteria applied to, V: 136
New York system, income studies in connection with, V: 142
Parental contributions, IX: 118, 121, 154–155
Proposed Need Analysis System for Dependent Students for Use by All Post-secondary Institutions in Montana, III: 270–271
Room and board costs, IX: 120–121
Rural-urban distinction, I: 40
Simplicity *vs.* sensitivity, IX: 122, 123
Student Support, Sources of (table), VIII: 137
Subsidy *vs.* loan, need for, I: 16
SEOG definition of eligibility, II: 111–112
SEOG program, I: 1
Urban-rural distinction, I: 40
Value judgments, use of, I: 8
Willingness to pay, I: 13, 21; IX: 91
see also ACT need analysis; BEOG need analysis; CSS need analysis
New Jersey
Private higher education, VII: 56
State guarantee loan program, affected by Federal GSL program, III: 190
Student assistance, VI: 200–217; VIII: 193, 210
New York
Assets in student assistance, V: 151–152
BEOG, V: 148; VIII: 19
Basic entitlement grant, V: 135
College cost, V: 136
Community colleges, V: 141
Employment, V: 143
Grants, major funds, V: 143
Higher education, VII: 46, 50–51, 56, 95
Institutional grants, V: 136
Jobs, as means of financing college, V: 143
Low-income students, V: 135, 145
Need analysis, V: 136
Net taxable income, V: 135
Nurses scholarships, V: 135
Private higher education, V: 141
Regents Student Assistance programs, 1972–73, V: 139
Scholar Incentive students, V: 136
Student assistance, V: 133–152; VI: 200–217; VII: 50–51, 95; VIII: 193, 210
Student loans, V: 143
Tuition assistance program, V: 134–135; VIII: 19; IX: 20
Tuition equalization, V: 135, 151–152
New York City
College Opportunity Centers, VII: 101, 117
New York, City University of
BEOG, VII: 51
New York Scholar Incentive holders
Average family income, V: 140
Public higher education, V: 140
New York State Department of Education
SSIG, V: 137
New York Tuition Assistance Program
Assets, treatment of, VI: 198; IX: 28

New York, State University of
Costs and financing, V: 141
Federal student assistance, VIII: 4–5, 8–9, 18–21
Regents college scholarship, V: 140
Size, VIII: 4
Student organizations, VIII: 18
Newman Task Force
VIII: 180–181, 182, 183; IX: 128
Nixon Administration
Federal student assistance, budget request, VIII: 3, 22
Non-state grant awards
Income, relation to, V: 145
North Carolina
IRS assessment on loan forgiveness, III: 172–175
North Carolina Agricultural and Technical State University
Participation in GSL and NDSL compared, VII: 32
Northeastern University
Cooperative education program, II: 167, 170
Legal education, II: 170
Nurses scholarships
New York plan, V: 135
Occupational education
Community colleges, VIII: 88
Office of Education (OE)
Accreditation, VIII: 186
BEOG, administration of, I: 70–73
BEOG application forms, distribution of, VI: 177–178
BEOG cost of attendance, VI: 219–220
BEOG information dissemination, VI: 177–178
BEOG, training of high school and postsecondary institution personnel, VI: 178
CWS, discussion of, II: 94–120
CWS, regulations on need for, II: 289, 291
Cooperative education, administration of, II: 195, 296–298
Cooperative education, discussion of, II: 296–311
Education Amendments of 1972, regulations for, VIII: 14
Graduate student support, IV: 8, 9
GSL, authority to limit, suspend or terminate eligibility, III: 38
GSL, debt collection, III: 32–33, 34–35, 114
GSL, discussion of, III: 26–52
GSL, eligibility for, V: 115
GSL, reimbursement to State guarantee agencies for losses, III: 31
House Special Subcommittee on Education, terms for testimony, III: 17; VI: 186
National Defense Borrowers Study Conducted for the U.S. Office of Education by Richard L. Tombaugh, III: 99–104
NDSL, debt collection, III: 12–13, 34–35
NDSL, discussion of, III: 1–26
Need analysis, discussion of, I: 6–54
Regional panels, review of "tripartite" applications, III: 5, 25
SSIG, administration of, V: 138
SSIG, evaluation of, V: 155–156
SSIG, overview, V: 152–167
SSIG, regulations for, V: 156, 159, 161–167
Statutory Authority for Funding Criteria Under HEA IV–D, II: 308–310
Student assistance, VIII: 8, 14
Student assistance programs, task force on management, V: 90, 97
Student Special Services programs, discussion of, VI: 277–299
SEOG, discussion of, VI: 170–198
Task force on college-based programs, III: 8
Veterans cost of instruction, regulations for, VII: 6
Work Conference on the Federal Institution Partnership in Student Assistance, V: 90, 96–99
Office of Management and Budget
Federal credit practice circular, VIII: 102–103

Ohio State University
CWS, recommendations on, II: 288
NDSL participation, III: 87–91
Ohio Association of Students
CWS, II: 356–357
Oregon
CWS, application and review process, II: 98
Higher education assistance, VII: 95
Orshansky, Mollie
Counting the Poor, I: 60–65
Orshansky formula
BEOG need analysis, I: 55, 68–69
BLS family budgets, compared to, I: 41, 67–68, 69, 71–72, 74
Consumer Price Index, I: 66–67
Counting the Poor, I: 60–65
History and nature of, I: 60–67
Needy, identification of, I: 68
Student aid eligibility, I: 73–75
U.S. Dept. of Agriculture food plans, I: 65, 66
Orwig, M.D.
Toward More Equitable Distribution of College Student Aid Funds: Problems in Assessing Student Financial Need (ACT Research Report), I: 313–322
Out-of-state students
Higher education, V: 107
Panel on Alternative Approaches for Graduate Education
Minority admissions to graduate education, IV: 36
Part-time students
Access VIII: 196–214
ACE special committee, VI: 257
BEOG, eligibility for, VI: 259
BEOG, participation in, VI: 256–257
Carnegie Commission, VIII: 214
Characteristics of, VI: 257–258, VIII: 83
Course loads, VI: 259, 260
Eligibility for assistance, VI: 261–262, VIII: 92, 93–94
Enrollment, VIII: 214
Federal student assistance, VI: 258
Financial need of, VI: 257
Low-income, VIII: 75
National University Extension Association, discussion by, VI: 256–262
Number of (full-time equivalent), VI: 259
State aid programs, limitations on eligibility for, VI: 258
SEOG, participation in, VI: 257
Tuition rates charged, VI: 258
Pennsylvania
Private higher education, VII: 56
Proprietary school participation in GSL, III: 190–191
Student assistance, VI: 200–217; VIII: 193, 210, 233
Peterson, Richard E.
Institutional Goals and Curriculum Planning (ETS), IV: 71–75
Postsecondary education
Access, VII: 46–47, VIII: 245–246
Accreditation, VIII: 184
Characteristics, VII: 92; VIII: 230, 231
Commission on Nontraditional Study, VII: 36–37
Congressional emphasis, VII: 114
Consumer protection, VIII: 186
Demand, VII: 22–26, 36
Education Amendments of 1972, VIII: 230
Federal aid, VII: 90; VIII: 231, 238
Financial aid, VII: 32, 36
Quality, VII: 36–37, 73–75, 102–103, 106
Postsecondary Educational Opportunity: A Federal-State-Institutional Partnership (ETS), V: 102
See also Higher education

Private higher education
Access, VIII: 21–22
Average Tuitions as Percentage of Disposable Income Per Capita, 1927–28 to 1972–73 (table), VII: 30
BEOG, VII: 63
Carnegie Commission, VII: 26, 41, 47, 49, 51, 54
Contributions of, VII: 28, 34–35, 52–53, 55, 119–120
Cooperative education programs and financial problems, II: 240
Educational and General Expenses per Student, for 48 Private Liberal Arts Colleges, 1964–73 (table), VII: 30
Enrollments, I: 30; VII: 28; IX: 70
Federal assistance, VII: 29, 31–32, 33, 47–49, 56–58, 59–61, 63, 95; IX: 149
Federal influence on State aid VII: 31, 49, 59, 70–71, 120; IX: 154
Federal student assistance, VII: 47, 48, 49, 51, 59–60, 63, 64, 122; VIII: 141, 143
Financial problems of, VII: 26–37, 46–47, 52, 93–94, 119, 122
Loans, VII: 119
Maintenance of, IX: 59
National Commission on the Financing of Postsecondary Education, VII: 119–120
New York Scholar Incentive students, V: 140
Operating Deficits among 48 Private Liberal Arts Colleges, 1965–73 (table), VII: 39
Public higher education, relation to, VII: 62, 63
Sources of Educational Income, 1929–30 to 1970–71 (table), VII: 29
State aid to higher education, I: 30; IX: 153–154
State student assistance, effect of, VI 207, 213
SSIG, V: 139–140; VIII: 209
Subsidy of, V: 150
Tuition, V: 124, 141, 150; VII: 27, 29, 30, 47
Yale, V: 126
Proprietary schools
Cooperative education programs, II: 310
Enrollments, IX: 138
Federal student assistance, VI: 319–321
Federal student grant programs, participation in, VI: 195
Freedom of choice, VI: 243
GSL, participation in Pennsylvania, III: 190–191
NDSL eligibility, III: 4
Public postsecondary institutions, relation to, VI: 243
Students' rights, VI: 243
Public higher education
Enrollment by income levels, VIII: 138
Funding, IX: 148
Institutional aid, VIII: 135, 143
Instructional costs, VII: 36, 102–103, 106; VIII: 140–141
Low/no tuition, VIII: 268–274
New York Scholar Incentive students, V: 140
Private higher education, relation to, VII: 27–32, 46–47, 62
Quality, VII: 36, 102–103, 106
Subsidy of, V: 150
Taxation on future income, IX: 146
Tuition, V: 141, 150; VII: 27, 29, 43, 102, 104; VIII: 121, 140–141, 197–198, 216–219
Veterans' Cost of Instruction, VII: 7
Veterans enrollments, VII: 7, 8
Puerto Rico
Federal student assistance, VI: 329–333
GSL, VIII: 180
Low-income students, VII: 35
Private higher education, VII: 35
Puerto Rico, University of
Federal assistance, VIII: 174, 175–177
Growth of, VIII: 174
Student assistance, VIII: 174, 176, 179–180
Pushouts
Higher education, VI: 302

Research Triangle Institute of North Carolina
Talent Search/Upward Bound study, VI: 291
Revisions in the ACT Student Need Analysis Service, I: 323–329
Rhode Island Department of Education
Determining the Eligibility Pool for a Financial Assistance Program, VI: 350–360
Financial Need for Students of Rhode Island Postsecondary Education: The Present Circumstance, VI: 338–349
A Summary of Financial Assistance for Postsecondary Education [in Rhode Island], VI: 334–337
Riesman, David
Academic Revolution, discussion of, IX: 92–93
Remedial education
Secondary school, function of, IX: 138
Research
Assistantships, IX: 9
Federal support, criteria for, IV: 18
Federal graduate aid, relation to, IV: 8, 16
Sex discrimination
CWS job placement, II: 9
Enrollment, VII: 24
St. Cloud State College
Student assistance, II: 376
St. Louis Junior College District, VII: 81–82, 86
Sallie Mae
See GSL (Student loan marketing association)
San Francisco State University
Student body, characteristics of, VI: 271
San Jose State University
CWS program, VI: 311–312
SEOG program, VI: 311–312
Sawyer College of Business
Proprietary school students and Federal student assistance, VI: 319–321
Security Pacific National Bank
GSL, discussion of, III: 197–204
Shieh, Francis
Community College Education as a Source of Economic Development, II: 321
Social Security Administration
GSL collection, VIII: 96
Social Security Administration poverty index
See Orshansky formula
Social Security benefits
BEOG, VI: 313–318
BEOG need analysis, I: 43; VI: 220
CSS need analysis, I: 43
Federal student assistance programs, I: 48; VII: 90
South Dakota
State direct loans to students, III: 27
Southern California, University of
CWS, VIII: 23, 25
Cost of attendance, VIII: 21, 29–32
Federal student assistance, VIII: 23
Student aid budget, VIII: 22
Student body, characteristics of, VIII: 22, 27, 33
SEOG, VIII: 23, 25
Tuition, VIII: 21
Work programs, VIII: 32–33
Southern Illinois University
Cooperative education program, II: 55–57
Southern Regional Education Board (SREB)
BEOG, discussion of VI: 263–271
Southern States
Enrollment, Aggregate Financial Need, Available Financial Aid, and Unmet Need, by Institutional Types, Full-Time Undergraduates, SREB States, 1971–72 (table) VI: 264
Student financial needs and resources, discussion of SREB survey VI: 263

Special Programs for Students from Disadvantaged Backgrounds (TRIO programs)
Administration of, VI: 281
Authorization of, VI: 182
Cost of education, impact on, IX: 68
Demand for VI: 282–283
Eligibility, potential population, VI: 282
Funding, VI: 281, 288, 290
GSL, funding from, IX: 139
Legislative history, VI: 277–280
LeMoyne-Owen College, assessment, by VI: 301–302
Management of projects, VI: 282
National Association for Equal Opportunity in Higher Education study by Miles Mark Fisher IV, VI: 301–302
National Association for Equal Opportunity in Higher Education, discussion by, VI: 299–306
NASFAA, discussion by, VI; 228
Participation, statistics on, VI: 283–284
Purposes, VI: 280
Reporting requirements, VI: 282
Special Veterans Talent Search/Upward Bound projects, VI: 281
Success of participants, VII: 21
Text of, VI: 275–276
See also Talent Search, Upward Bound, Special Services for Disadvantaged Students, Educational Opportunity Centers
Special revenue sharing
Federal aid to higher education IX: 136–137
Special Services for Disadvantaged Students
Black colleges, VI: 302
ETS study, VI: 283–284; IX: 22
Eligibility Criteria (table), VI: 286
Ethno-Racial Background (table), VI: 286
Family Income (table), VI: 286
Funding, VI: 281, 289
Funding (table), VI: 285
Handicapped students, VI: 283
Legislative history, VI: 279
Purposes, VI: 279, 280
Reporting requirements, VI: 282
Retention in Program (table), VI: 288
Special Veterans Talent Search/Upward Bound program, VI: 280, 286
Special Subcommittee on Education
Seminars (Part IX), reasons for holding, IX: 1
OE, terms under which testifying, III: 17; VI: 186
Special Veterans Talent Search/Upward Bound program
Eligibility Criteria and Family Income (table), VI: 286
Ethno-Racial Background (table), VI: 286
Program Accomplishments (table), VI: 286
Purpose of, VI: 280
Spencerian College
CWS, II: 319
Stanford University
Academic research, IV: 18
CWS, graduate student participation, IV: 14
State agencies
BEOG, coordinators for, V: 93
State aid to higher education
Accountability, VIII: 184–185
Complexity of, IX: 24–25
Differences among States, VI: 239
Effort measurement, IX: 96–105
Federal incentives for, IX: 128
Federal role, influence of, VI: 234, 239–240; VII: 120, 121–122; IX: 95–96, 114, 150
Federal student aid and diversity among States, IX: 153
Growth of, VII: 89, 248; IX: 71
Institutional aid, VIII: 148, 168–169

State aid to higher education—Continued
Matching requirements, discussion by National Association of State Scholarship Programs, V: 167
Private higher education, VII: 27–32, 34, 35, 46–47, 49, 55–56, 59–61, 70–71, 94, 95; VIII: 193; IX: 128, 150, 154
Problems of, IX: 50
Public higher education, VII: 27–32, 46–47, 94
Student assistance, VI: 150–151, 152
Tuition, VIII: 150–151, 152
State commissions
National Work Conference on State-Federal Partnership in Student Assistance, V: 98
State guaranteed loan programs
Direct loans to students in Wisconsin, Texas, South Dakota, and Florida, III: 27
GSL, relation to, III: 166, 184, 194–197
History of, III: 26–27
Wisconsin guaranteed loan program (proposed), III: 165–166
State higher education coordinating agency
Implementation of, V: 98; IX: 44–45
State residency
SSIG criteria, V: 156, 157
State scholarship aid
BEOG, comparison to, V: 99
SEOG, V: 99
State student assistance
Access to private higher education, I: 31
Alternative mechanism for delivery, V: 91
BEOG, complement to, V: 109
BEOG model, V: 93–96
Bonds, use of, V: 122
California program, VI: 200–217
College Student Grant Study: Summary of State Scholarship and Grant Programs Examined 1971–72 (table), VI: 202
Correlations between Amount of Award (in Dollars) and Demand for Higher Education among Aid Recipients (table), VI: 203, 212
Development of State Scholarship Assistance Programs From School Year 1971–72 to 1975–76 Based Upon Pre-SSIG Program Application Data (table), V: 92, 158
ECS, recommendations of, V: 101–104, 124
ECS, task force on, V: 101–102
The Effects of Grants and Scholarships on Attendance Patterns, by Sector (Public or Private) [in Numbers of Students], (table), VI: 204, 206
The Effects of State Grant and Scholarship Awards Upon Student Attendance Patterns by Collegiate Level (table), VI: 205, 206, 216
The Effects of State Grant and Scholarship Awards Upon Student Attendance Patterns by Institutional Size (table), VI: 205, 206
The Effects of State Grant and Scholarship Awards Upon Student Attendance Patterns by Sector (Public-Private) [Percentages] (table), VI: 204, 216
Eligibility, application and administrative procedures, V: 136
Estimated Distribution of FY 1974 SSIG Funds for 31 States Operating State Grant Programs in 1973–74 (table), V: 147
Federal incentives for, IX: 128, 129, 136
Federal student assistance, relation to, V: 85, 102, 103, 122, 136, 143; VII: 85, 120–121, 137, 237; IX: 89–117
Financial Aid in Arizona, 1974–75, VI: 374–378
First-Time, Full-Time Enrollments Compared to First-Time State Aid Recipients Who Were Enrolled Full-Time by Institutional Level, (table), VI: 204, 206, 214–215
First-Time, Full-Time Enrollments Compared to First-Time State Aid Recipients Who Were Enrolled Full-Time By Sector (Public or Private), (table), VI: 203, 206, 214
Funding, VIII: 210–211
Graduate study, IV: 23
Growth of, VIII: 193, 209–211, IX: 59, 117
Growth of State Scholarship Grants to Needy Students Since 1968–69, V: 99
GSL, States as lenders, V: 114–115, 122

State student assistance—Continued
Higher education, access to, V: 100, 105
Higher Education Facilities Act of 1963, V: 90
Illinois program, II: 60; VI: 200–217
Illinois State Scholarship Commission, recommendations of, V: 99–101
Income Distribution of Families and Unrelated Individuals with Principal Earner Between 45 and 54 in 1965, and of Families with Children Entering College, Fall 1966 (table), VI: 205, 216–217
Issue Paper, Planning for Student Financial Assistance, December 1973, from Michigan Department of Education, VI: 361–374
Middle-income voters, impact, of, IX: 119
National Association of State Scholarship Programs, recommendations of, V: 88–99, 167–168
National Work Conference on the State-Federal Partnership in Student Assistance, V: 96–99
Need, determination of, V: 100
Need, Federal criteria in relation to, V: 136
Need, student, V: 103
Need analysis, V: 103, 156
Need-based award programs, V: 99
Need-based scholarships, I: 48
New Jersey programs, VI: 200–217
New York programs, V: 133–152, VI: 200–217
New York, application procedures, V: 136
North Carolina State Educational Assistance Authority, V: 168
Numbers and Percentages of Students Who Enrolled in Higher Education as a Result of Having Received Grant or Scholarship Aid and Average Award Amounts, (table), VI: 203, 211–212
Observations About the Status of Student Financial Aid Nationally and in California by California State Scholarship and Loan Commission, VI: 379–380
Out-of-State students, IX: 48
Part-time students, eligibility of, VI: 258
Pennsylvania programs, VI: 200–217
Private institutions, effect on, VI: 207, 213
Resolution Calling for Improvement of the Current Student Financial Aid Chaos by Jack Altman, VI: 309
State commissions, V: 98
State programs, selected survey, VI: 200–206, 210–217
SSIG, V: 138, 155, 159, VII: 85, 120–121
State work-study aids, V: 90, 114
Student-based assistance, VI: 200–206
Students Attending the Public and Private Higher Education Sectors, (table), VI: 203, 213–214
Tuition, V: 121, 124–125; VIII: 152; IX: 119
Wisconsin Guaranteed Higher Education Plan, V: 105
Wisconsin Higher Education Plan, V: 112–131
Wisconsin Higher Education Plan and Wisconsin Guaranteed Higher Education Plan, comparison of, V: 119
Wisconsin, University of, programs, V: 104–131
Wisconsin work-study, V: 118
Wisconsin Talent Incentive Grant Program, V: 114
Work-study effort, matching role in, V: 129
Work-study programs, V: 104
See also individual States
State Student Incentive Grant (SSIG)
Academic performance, V: 156
Allotment, V: 89
Allotment, continuation awards, V: 160
Allotment, initial awards, V: 160
Appropriations, V: 153, 155
BEOG, supplement to, VIII: 193–194, IX: 47
Carnegie Commission, VIII: 209–211
Case amendment, V: 155
Colbert, relation to art of incentive grant-making, V: 129
Development of State Scholarship Assistance Programs for School Years 1971–72 to 1975–76 (tables), V: 92, 158

State Student Incentive Grant (SSIG)—Continued
Education Amendments of 1972, V: 90, 153
ECS task force report, V: 102
Estimated Distribution of FY 1974 SSIG Funds for 31 States Operating State Grant Programs in 1973–74 (table), V: 147
Estimated Distribution of Funds Under Title IV, Part A Subpart 3, Higher Education Act as Amended by P.L. 92–318 SSIG, FY 1974, V: 154
Equality of opportunity, impact on, IX: 19
Expansion of, IX: 140–141
Expected family contribution, V: 156
Fiexibility in, V: 129
Florida, VIII: 103
Funding of, V: 88, 89, 100, 137–138, 149; VIII: 14, 209
Growth of, V: 88, 89, 100
Illinois State Scholarship Commission, recommendations of, V: 100
Legislative history, V: 153
Low-income students, VIII: 209
Matching programs, incentive for, V: 87
Middle-income students, effect on, IX: 60
NASFAA, discussion by, VI: 227
National Association of State Scholarship Programs, V: 88, 168
National Work Conference on State-Federal Partnership in Student Assistance, V: 96
New York, V: 137
Non-financial criteria for selecting grant recipients, V: 156
OE, operation by, V: 138, 152–167, VII: 85
OE, regulations, V: 156, 159, 161–167
Private higher education, V: 139–140
Private institutions, eligibility, V: 157
Private institutions, use by, IX: 129
Public institutions, V: 157
State and Federal relation, VII: 120–121; IX: 150
State choice of students, V: 129
State coordinating agency, IX: 44–45
State efforts, IX: 59
State matching capability, V: 159
State participation rate, IX: 25
State response, V: 155
SEOG, relation to, VIII: 193, 209
Talent identification, IX: 22
Text of, V: 85–87
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168
State-wide planning
Standard accounting system, importance of, IX: 144
States
Federal aid programs, role in, IX: 122, 123
See also individual States *and* State student assistance
Student affidavit
Single form for NDSL, SEOG, CWS, GSL, III: 26
Use of assistance, III: 248
Student assistance
Application, common student aid, V: 100, 101
Applications, number required, V: 136
Application forms, impact of, VII: 100, 116
Application forms, simplification of, IX: 127, 151
Athletes, VIII: 114
Cost of college, effect on, VIII: 233–234, 243–244; IX: 118
Enrollment, effect on, VIII: 231
Federal and State cooperation, V: 137; IX: 136–137
Focus of, VIII: 137, 144
Higher education, value of, VII: 117
History of, I: 9
Information dissemination, VIII: 126–128, IX: 48, 111–116, 146–147
Institutional assistance, VIII: 138
Low-income, VIII: 136, 143, 246
Middle-income, I: 30–31, 32; VIII: 69–70
Need analysis, I: 48; VIII: 125–126

Student assistance—Continued
Private *vs* public institutions, VII; 62; IX: 60
States, alternative mechanism for delivery, V: 91
Statistics on, VIII: 137
Subsidy gap, IX: 71
Subsistence, VII: 48–49, 52, 54, 12–113, 127
Summer earnings, V: 144
Tuition, VIII: 138–139, 144–145, 171; IX: 145
See also Loans
Student Aid Hoax (New York Times), III: 16
Student earnings
Cooperative education, II: 145, 152
CWS, II: 178
Low-income students, I: 73
Student employment
Academic credit for, II: 9, 21, 64
Academic performance, II: 246
Availability of, II: 63, 83
Careers, relation to, II: 9, 22, 28, 63–67, 84, 103
Cost-of-living increases, II: 36
Historical background, II: 46–48
Impact of, II: 17, 21–22, 23, 24, 27, 35
Minimum wage, II: 19, 27, 29, 33, 34, 52, 85
Numbers of students, II: 23, 27
Student Financial Aids in Higher Education and Their Administration, excerpt from, II: 71–82
Student Loan Marketing Association
See GSL (Student loan marketing association)
Student Loans Synopsis by National Bank of the Black Hills, III: 269–270
Student mobility
Graduate and undergraduate, IV: 16
Students
Political role, VIII: 10
Subsidy
Private higher education, V: 150
Public higher education, V: 150
Sullivan Business College
CWS, II: 317
Summary of Positions by NCHELP, on Changes to Title IV, Part B of The Higher Education Act of 1965, as Amended (Student Loan Guaranty Legislation), III: 185–189
Summer earnings
ACT need analysis, I: 12, 70
BEOG need analysis, I: 12, 41, 70, 71
CSS need analysis, I: 12, 70
Estimated amount, I: 41
Student aid, V: 144
Supplemental Educational Opportunity Grant program (SEOG)
Administrative expenses for disadvantaged students, VI: 183
Affidavit of educational purpose required, VI: 184
Allotment formula, VI: 184–185, 197, 227, 228–229; IX: 6, 18
Annual institutional report, VI: 185
Appropriations, VI: 225–226
Authorizing legislation, VI: 173–176; VIII: 25
BEOG, relation to, VI: 191, 224; VII: 20–21, 47; VIII: 192, 208; IX: 128, 131
CWS, transfer of funds between, VI: 193–194
Comparison of EOG and SEOG (table), VI: 187
Continuing year grants, VI: 191, 225–226
Cost of attendance, VI: 183
Demand for, effect of BEOG, VI: 193
Demand for, measured by recommended funding levels, VI: 192
Disadvantaged students, institutional requirements, VI: 183
EOG, relation to, VI: 182, 186; VIII: 192, 209
Eligibility of institutions, VI: 184
Eligibility of students, VI: 183
Estimated Number of Participants in Supplemental Educational Opportunity Grant Programs (table), VI: 190

Supplemental Educational Opportunity Grant Programs (SEOG)—Continued
Exceptional financial need, definition by regulations, VI: 183, 226–227, 228–229
Financial aid officers, effect of experience of, VI: 196
Financial aid officers, flexibility of, VI: 183–184
Flexibility, IX: 5
Funding, VI: 183, 224; VIII: 3, 22, 89
Graduate student participation, IV: 11, 21, 27
Grant, maximum amount of, VI: 183, 226; IX: 95
Grant, minimum amount of, VI: 183, 226
Grants-loans-work concept, III: 3
Initial year grants, VI: 225–226
Job earnings, VI: 226
Low-income students, VIII: 193, 209
Maintenance of effort, required of institutions, VI: 195
Matching requirement, VI: 183; IX: 36
Matching requirement, use of GSL, VI: 196
Need, definition of, VI: 183
Need analysis, I: 1; II: 111–112
Need for, VI: 225
Part-time students, VI: 257, 259–260
Participation of institutions, VI: 184, 195, 230–231
Phase-out, IX: 22, 47, 192
Program operations, evaluation of, VI: 185–186
A Position Paper Concerning the Inequities of the Current State Allotment Formulae by Walter Moulton, VI: 307–309
Reallocation of funds within States, VI: 197
Reduction or termination of, IX: 140–141
Southern California, University of, VIII: 23, 25
State scholarship aid, V: 99
SSIG, relation to, VIII: 193, 209
(Supplemental) Educational Opportunity Grants Program, Fiscal Year (table), VI: 187
Supplemental Education Opportunity Grants—Fiscal Year 1974, Operations (Fiscal Year 1973 Funds) Initial Year (table), VI: 188
Supplemental Educational Opportunity Grants Program, Fiscal Year 1975 Operations (Fiscal Year 1974 Funds) (table), VI: 189
Terms of grant, VI: 183
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs by CEEB, IX: 156–168
Transfer of funds to other programs, VI: 184; VIII: 72–73, 91
Tripartite application, VI: 184
Tuition costs, IX: 63–64
Supplemental Security Income program
Disabled students, VII: 54
Survey Research Center, University of Michigan
Debt by income level, IX: 83
Sweden
Parental contribution, I: 50
Student loan program, VIII: 214
Syracuse University
Black students and Federal assistance survey, VI: 310–311
Talent Search
Authorizing legislation, text of, VI: 276
Black colleges, VI: 302
EOG statutes, authorized by, VI: 182
Eligibility Criteria (table), VI: 286
Ethno-Racial Background (table), VI: 286
Family Income (table), VI: 286
Funding, VI: 281, 289
Funding (table), VI: 285
Higher Education Amendments of 1968, VI: 182
Legislative history, VI: 277–278
Program Accomplishments (table), VI: 286
Purposes, VI: 277, 280
Reporting requirements, VI: 282
Research Triangle Institute of North Carolina study, VI: 291
Teaching
NDSL forgiveness provisions, III: 4, 23

Texas
Community colleges, VII: 81, 85
Low-income students, VII: 81, 85
State direct loans to students, III: 27
Texas College and University System Coordinating Board
Federal-State partnership in GSL, III: 170–171
Thackrey paper
Higher education financing, V: 109
Title IV of the Higher Education Act: A Technical Analysis of Six Student Financial Aid Programs, August 1974, by the Washington Office of College Entrance Examination Board, IX: 156–168
Toward More Equitable Distribution of College Student Aid Funds: Problems in Assessing Student Financial Need (ACT Research Report) by M. D. Orwig, I: 313–322
Transfer students
Cooperative education, II: 159
TRIO Programs
See Special Programs for Students from Disadvantaged Backgrounds; Special Services for Disadvantaged Students; Talent Search; Upward Bound
Tripod programs
See Grants-loans-work concept
Truman Commission, VIII: 199; IX: 152
Tuition
Access, V: 126, VII: 106, 109
American Association of State Colleges and Universities, V: 106
Average Tuitions, Selected Private and Public Institutions, United States, 1927–28 to 1973–74 (table), VII: 29
BEOG, V: 136, 147, 148; VIII: 4, 19
Community colleges, VII: 81, 82, 86, 87
Enrollment, effect on, V: 123; VII: 41–43, 82, 87, 106, 109; VIII: 199–200; IX: 50, 145
Equalization, V: 135
Federal student assistance, effect of, VIII: 237
Gross and Net Tuition by Type of Institution, 1953–54 through 1967–68 (table), VII: 62
Institutional determination, V: 125
Instructional costs, VII: 54, 101–106; VIII: 140, 197–198, 216–219
Instructional Costs by Type of Institution, 1929–30 through 1967–68 (table), VII: 62
Loans, VII: 93, 119
Matching funds, V: 129
Middle-income students, V: 121
National Commission on the Financing of Postsecondary Education, V: 113
New York Scholar Incentive recipients, V: 140
New York Tuition Assistance Plan, V: 135
Private higher education, V: 124, 126, 134, 141, 150; VII: 29, 30; VIII: 157; IX: 148–149
Public tax support, discussion of, IX: 51
Public *vs.* private, V: 141; VII: 27–32, 47, 54–55, 62, 102–104, 119
Southern California, University of, VIII: 21
Subsidy program, VII: 31, 33, 35, 47, 49, 56, 61
State University of Wisconsin system, V: 113
Student assistance, VII: 117, 121
Wisconsin Higher Education Plan, V: 116, 121, 123
Tulane University
CWS, IV: 14
NDSL, IV: 14
1202 Commissions
Establishment of, IX: 146
Potential of, IX: 142–143
USDA food plans
BLS family budgets, I: 58
Orshansky formula, I: 65, 66
United Student Aid Funds
Contracts with States, III: 28
Operations, III: 27
University Year for Action
CWS, VIII: 183, 190

Upward Bound
Authorizing legislation, text of, VI: 276
Black colleges, VI: 302
Funding, VI: 281, 289
Funding, (table) VI: 285
Effectiveness of the Upward Bound Program in Preparing Disadvantaged Students for Postsecondary Education, VI: 294–296
GAO recommendations and OE responses, VI: 294–296
GAO study, VI: 284
Higher Education Amendments of 1968, authorized by, VI: 182
Legislative history, VI: 278–279
National Upward Bound Postsecondary Statistics 1965–73 (table), VI: 287
Origins, VI: 278
Output Measures (Ethno-Racial Categories) (table), VI: 287
Output Measures (Gross Family Income) (table), VI: 287
Purposes, VI: 278, 280
Reporting requirements, VI: 282
Research Triangle Institute of North Carolina study, VI: 291
University of New Orleans study, VI: 292
Urban Corps
CWS relation to, II: 269–270, 313
Veterans
California State University, Long Beach, research by, VII: 14
Campus services, VII: 10, 11, 12, 14–16, 17–18, 39–40, 66–67
Characteristics of, VII: 12, 14
Enrollment, VII: 7
Problems of, VII: 10, 12, 14
Special Veterans Talent Search/Upward Bound, Ethno-Racial Background (table) VI: 280–286
Special Veterans Talent Search/Upward Bound projects, VI: 280
Talent Search/Upward Bound, Eligibility Criteria/Family Income (table) VI: 286
Yankelovich survey, VII: 12
Veterans' Administration
Education benefits, VII: 7, 15–16, 39–41, 66–67
Graduate student support, IV: 9
Veterans' Cost of Instruction regulations, VII: 6
Veterans' Cost of Instruction program
American Legion, VII: 37–39
Authorizing legislation, VII: 1, 3–5
Awards to institutions (table), VII: 7
Awards by State, 1973–74 (table) VII: 7
California, VII: 16–17
Campus services, VII: 7
Distribution of Veterans Cost-of-Instruction Payments (table) VII: 61
Eligibility, VII: 9, 11, 12, 13, 48, 59–60
Enrollment, VII: 7, 8
Enrollment requirement, VII: 6, 8–9, 11, 12
Funding, VII: 1, 13–14
Legislative history, VII: 6
Private higher education, VII: 48, 59–60
Public higher education, VII: 7
Regulations, VII: 6
Success of, VII: 87
Veterans education benefits
BEOG need analysis, I: 43
CSS need analysis, I: 43
Federal student assistance programs, compared to, I: 48; VII: 90
Florida state program, VIII: 104
Funding, VIII: 208
GI Bill, V: 125; VII: 31, 56, 59
Middle-class, effect on, I: 32
Veterans programs
California State University, Long Beach, VII: 10–18
Wachovia
GSL servicing, III: 181
Westborough Junior High School
BEOG program, VI: 318

Western College Association
Federal student assistance, resolution on, VI: 319
Wilberforce University
Student income and expenses, III: 207
GSL, III: 204–211
Wisconsin
Ad Hoc Committee on Financing Higher Education, recommendations of, V: 106–131
Low tuition, V: 121
Native American Grant program, V: 114
Wisconsin Higher Education Plan, V: 112
Wisconsin Talent Incentive Grant program, V: 114
Wisconsin, University of
Low tuition and cost of education funds, IX: 68
State student assistance, V: 104–131
Tuition, study of effects on enrollment, VII: 41–43, 82, 87, 106, 107, 108–109 112; IX: 50, 56–57
Wisconsin Guaranteed Higher Education Plan
Ad Hoc Committee on Financing Higher Education, V: 107
Wisconsin Higher Educational Aids Board
Federal-State partnership in GSL, III: 167
Loans, recommendations on, III: 165
Wisconsin Higher Education Opportunity Plan
Access, V: 112
Cost of program, V: 112
Disadvantaged, aid to, V: 114, 117
Higher education financing, V: 108
Low/no tuition, V: 117, 121
Objectives of, V: 112
Summary of, V: 116, 123
Wisconsin State guarantee agency
Collection process, III: 168
Loan program, III: 27
Women
Access, VIII: 196, 214
Enrollment, VII: 24
Part-time students, VIII: 196, 214
See also Minority students
Work
Academic credit for, Florida Memorial College, VIII: 129
Academic performance, effect on, VIII: 77, 114; IX: 17
Income, relation to, V: 145
Loans, relation to, V: 145
Work programs
Colorado State program, VII: 85
Self-help potential, II: 29, 30, 40, 42, 46, 251
Southern California, University of, VIII: 32–33
State work-study aid, V: 90, 104, 114
Yale
Low-income students, V: 126
Young Presidents' Organization
YPO Task Force on Guaranteed Student Loan Program, III: 112–164
Youth: Transition to Adulthood by James Coleman, VIII: 182–183

○